

The American Labor Legislation Review

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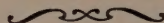
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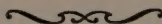
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“FOR this is the faith that I believe we need today, all of us—a truly religious belief in human progress, a thorough social consciousness, an eager delight in every sign and promise of social improvement, and, best of all, a new spirit of courage that will dare.”—*Randolph Bourne.*



"A Significant Appointment"

PRESIDENT HOOVER has made his most important appointment for labor law enforcement. On April 16, he filled the vacancy on the federal workmen's compensation commission.

In the March issue of this REVIEW, under the caption "A Significant Appointment," we hopefully called attention to Mr. Hoover's opportunity, and said:

"The work calls for an intimate understanding of the modern principle of compensation law and administration and full appreciation that there must be retained in the hands of the deputy commissioners doing the actual day by day work of making awards for specific disabilities, sufficient administrative power and dignity to attract and hold men of character and ability."

President Hoover had before him for more than a month strong recommendations of organizations of employers, of workers and of insurance men most vitally affected, in support of a University graduate, with a master's degree in engineering, who also studied law and industrial surgery to equip himself particularly for workmen's compensation administration. For six years this candidate was chairman of the industrial accident board in his own state before his selection by national merit test and assignment to the most responsible administrative position as deputy under the federal Longshoremen's Compensation Act. With eight years of successful experience, following special training for this technical work, he is in the prime of life at 47. Here was opportunity for deserved promotion, with resulting encouragement to all other deputy commissioners.

Did President Hoover with this opportunity before him make his selection on the basis of demonstrated merit, practical experience, and intimate knowledge of the intricate problems arising in the administration of the federal workmen's compensation laws?

He did not. Instead, he appointed to this very responsible position John M. Morin—a "lame duck congressman," who has never had any experience in workmen's compensation administration, but who has been these many years a faithful Republican politician in Pittsburgh.

It is commonly said by those in position to know, that a person of exceptional ability requires at least one year to become familiar with workmen's compensation administration. The federal commission has the problem of administering the benefits of workmen's compensation under *three* laws.

John M. Morin of Pittsburgh enters upon this involved and highly technical task at the age of 61 (he will be 67 before the end of his term) after having served in the lower House of Congress for fifteen years. His biographical sketch in the *Congressional Directory* states that he "attended the common schools, and at an early age went to work in a glass factory and later secured employment in the iron and steel mills; during this employment he attended night school and afterwards took a course in business college." In the early nineties he went to Montana for several years where he "helped organize and served as a director of the Montana State Baseball League, was manager-captain and played with the Missoula team in 1891-93." He returned to Pennsylvania where he "has been all-round athlete" and prominent in various fraternal societies. For several years he represented the "old fourteenth ward" in the Pittsburgh Common Council. When he sought re-election to Congress in 1928, he was defeated by P. J. Sullivan.

Naturally all will hope that Mr. Morin will quickly grasp all of the technical problems involved in his new position and become an industrious and efficient administrator. But it is disquieting to read that "Mr. Hoover appointed him at the request of Senator-elect Vare"!

The work of this important federal commission is of special interest to the American Association for Labor Legislation which drafted the three federal compensation laws of 1916, 1927 and 1928 and through its membership waged the long legislative campaigns for their enactment. As a result of continuous interest and study further reports will be made from time to time on the administration of these laws.

JOHN B. ANDREWS, Secretary,
American Association for Labor Legislation.

Legislative Notes

A SPECIAL mid-year meeting of the **American Association for Labor Legislation** will be held at San Francisco, July 1-3, in connection with the fifty-sixth annual convention of the National Conference of Social Work.



DURING July and August a **five-day week** will be established at the General Electric plants in Massachusetts. At the Lynn plant alone 15,000 employees will be affected.



AT its eleventh convention, May 6-11, at Washington, the **National Women's Trade Union League** celebrated its twenty-fifth anniversary.



THE California state compensation insurance fund is now the largest writer of compensation insurance in that state. In 1928 the premiums received by the fund totaled \$7,003,819.73, an increase of more than \$500,000 over the previous year.



"WHILE recognizing the good results that would follow the enactment of legislation speeding up public work activities during periods of depression, the United States Department of Labor believes that the real solution to the problem of industrial employment is **unemployment insurance.**"—*Engineering News Record*.



JOE BAILEY died the other day at his home in Texas. Twenty years ago he was a thundering figure in the United States Senate and made the last-ditch unsuccessful fight against the bill of the American Association for Labor Legislation to abolish the occupational disease known among match factory employees as "**phossy jaw.**" In the Senate debate Bailey leaped to the defense of the constitution, against Henry Cabot Lodge and Elihu Root! Shortly afterward he withdrew from politics and later was unfavorably mentioned for participation in an oil case.



C. D. KEEFER, of 510 South Almansor Street, Alhambra, California, who employed a man to demolish a building without first securing work-

men's compensation insurance for his employees, was recently sent to jail for five days by the court.



THE need for an amendment to the New York workmen's compensation law to take care of **aged or semi-incapacitated men and women** was discussed at a conference held in Rochester and attended by officials of manufacturing corporations. In reporting, the *Rochester Democrat and Chronicle* says: "The state laws compel that the manufacturers carry compensation insurance, yet insurance companies in a number of instances refuse to give coverage to a certain type of worker, and the result is that they are virtually debarred from employment. * * * The manufacturer is without recourse, except possibly to go into the state insurance fund." If the employers avail themselves of this "possibility" they will find that the state fund does not practice these discriminations and moreover supplies complete insurance 27¾ per cent cheaper than private stock insurance carriers.



INSTEAD of calmly dismissing 100 **workers no longer needed** owing to introduction of improved machinery, the Rowntree chocolate manufacturers in England, offer to contribute £2 a week in respect of every such man for 12 months to anyone who will employ them at not less than £2¾ a week with a prospect of permanency. The attitude of this firm, which employs about 7,000 workers, is that while labor-saving machinery is inevitable, the employers can afford to share with the workers some of the economies so effected.



COLONEL CHARLES R. BLUNT, of Bloomfield, (N. J.), has been appointed **Commissioner of Labor of New Jersey** for a term of five years. Colonel Blunt is a Republican and prior to his nomination served in the Assembly. For several years he engaged in newspaper work, and is a director of the Bloomfield Chamber of Commerce. Colonel Blunt will receive a salary of \$14,500 per year—\$6,000 as Commissioner of Labor, \$1,500 as chairman of the State Compensation Board, and \$7,000 as director of the State Rehabilitation Commission. He succeeds Dr. Andrew F. McBride, whose term expired on January 21 after five years of service. Dr. McBride's predecessor, Colonel Lewis T. Bryant, served as Commissioner of Labor for twenty years—from 1904 to 1924—and died while in office.



INDUSTRIAL concerns now "watch their accident records with the same solicitude as they watch their profits accounts," says the Dayton (Ohio) *News* editorially. The *News* points out that 229,233 claims for injury and occupational disease were handled by the Ohio Industrial Commission last year. "This universal and virtually **compulsory insurance** against industrial accident," remarks the *News*, "has not increased industrial acci-

dents. It has, on the contrary, brought about a science for the prevention of industrial accidents."



No more emphatic statement in favor of **compensation for all occupational diseases** could be written than that published, by the *Philadelphia News* when a bill providing such compensation was pending before the legislature. In the law then on the books, as the *News* pointed out, compensation "is given workers who sustain accidents while at work. It is denied workers who contract diseases as a result of their work. The discrimination is absurd. A painter suffering from wrist drop is as completely incapacitated as though he had a compound fracture and for exactly the same reason. At present the entire burden is carried by the wage-earner, which is unjust. Compensation for industrial diseases should be given the same basis as compensation for industrial accidents. Were it done employers would see that their workers are much better protected."



THE death of **Allyn A. Young** is a great loss to the fields of education and practical economics. Mr. Young taught economics in this country at Wisconsin, Washington, Cornell and Harvard Universities and at Dartmouth College. He was president of the American Economic Association in 1925, a member of the Massachusetts Commission on Pensions, 1923-1924, the War Trade Board, and the American Commission to Negotiate Peace. He was for many years a member of the American Association for Labor Legislation, and during the past two years had been professor of economics at the London School of Economics.



A MEMBER of the General Advisory Council of the American Association for Labor Legislation, **Edward A. Filene**, of Boston, is credited by the official International Labor Office with having first suggested the successful system of "simultaneous telephonic translation," applied to conferences for the first time in the international conference of 1928 at Geneva.



JAY J. JAMES of Kansas City, Republican, and Orin H. Shaw of Jefferson City, Democrat, have been appointed members of the Missouri **workmen's compensation commission**. Mr. James, who has been legal advisor to the commission, was appointed to serve the unexpired term of Alroy S. Phillips, occasioned by Mr. Phillips' resignation. (See "Poor Old Missouri," March, 1929, *REVIEW*, page 47.) Mr. Shaw will represent employees and was recommended for reappointment by representatives of organized labor. Governor Caulfield will let the commission select its own chairman.

WORKERS go to employment agencies in Kentucky believing that the state protects them against fraud, when in reality such is not the case, states Edward F. Seiller, chief labor inspector, in the Louisville (Ky.) *Times*. Misrepresentation in all its forms—mythical jobs, false promises, deceitful advertising, etc.—is frequent. While there is **no regulation of private employment agencies in Kentucky**, about forty such concerns are now operating in the state. "A free public employment service is badly needed here and may soon become a fact," Mr. Seiller points out. "We are now working with civic associations and other interested parties to bring this about and before long the city should see an employment service where a fee is charged neither the jobless nor the employer."



THE tendency of employers to require **physical examination of applicants for employment** is indicated by an arrangement made by the Associated Industries of Massachusetts to have such examination conducted by the Boston Dispensary at \$2 per examination for industrial plants within metropolitan Boston. The plan, it is argued, will make it unnecessary for employers to hire physicians specifically for this purpose and will permit small establishments to adopt physical examination practice without undue cost. "It is considered good practice to require re-examination when employees have reached some prescribed age."



THE Kansas City (Mo.) *Times* in an editorial on the abortive effort to repeal the workmen's compensation law sums up the situation under the title "Selfish Attacks on Compensation." *The Times* states: "The issue on **workmen's compensation** in Missouri relates to the interests of damage suit lawyers and certain insurance groups on one side, and workers, employers and the general public on the other. The lineup is perfectly clear, since it has existed for years. The groups now at work to repeal the law or to render it ineffective are the groups that have opposed workmen's compensation from the time efforts were started for its adoption in this state"—namely, the damage suit lawyers and insurance groups above mentioned.



PRESIDENT HOOVER has been petitioned by the Building Trades Council of the District of Columbia to relieve local unemployment by **speeding up construction** of new federal buildings. Between 12,000 and 15,000 men have been unemployed in Washington during the past winter, according to reports made at the Council meeting at which the petition was voted.



A JOINT committee of the statistics section of the National Safety Council and the section on vital statistics of the American Public Health Association has prepared a form for use in state bureaus of vital statistics

for the description of the more than 90,000 deaths which occur from accidents each year in the United States. At the present time, **statistics for fatal accidents** give information chiefly on the causes of accident. The new form will enable state registrars to secure information relative to the results of an accident, the number of dependents left by a deceased and the kind of accident. It is hoped that when each state adopts this system the resulting statistics will provide the basis for a movement to prevent accidents in industry, in the home and on the streets.



AFTER a week's illness, **Paul Kennady**, for some years secretary of the New York state branch of the American Association for Labor Legislation, died on May 4 at the age of 56.



AFTER signing the compensation amendment extending the law to injury in hospitals by radium and X-ray, Governor Roosevelt of New York wrote: "I cannot bring it upon myself to veto a bill in any way, no matter how small, extending the workmen's compensation to **occupational diseases**. * * * (This bill) does not meet the needs of the state for a complete statute covering occupational diseases, but it is at least a toddling step in the right direction."



THE American Association for Labor Legislation is represented through its secretary on a special committee selected by the New York Industrial Commissioner to prepare a draft of rules relating to the **regulation of rock drilling, sand blasting and rock crushing** with a view to prevention of the occupational disease known as silicosis.



AMONG nearly 21,000 textile and silk employees in Virginia, there were 390 accidents resulting in losses of time, according to the annual report on accidents just issued in Richmond. "The ratio is not high," says the Danville (Va.) *Bee*, "when we consider that twenty years ago major and minor injuries took a high toll. Not only did the workmen's compensation act result in the adoption of mechanical contrivances designed to reduce accidents through carelessness, but educational work started prior to that time to inculcate the maxim of safety first has had its gradual effect. * * * One large silk plant in Virginia ran for 282,000 hours without having a single accident and another concern making knit goods averaged 392,000 hours to each injury."



WHILE the United States leads the world in statistical knowledge, it is far behind countries which have accurate **figures on unemployment** obtained

through national employment exchanges, said Sumner H. Slichter in a recent address before the Women's Trade Union League. An important factor bearing on unemployment, said Professor Slichter, is the fact that the public is spending in a way that does not give employment to labor, as instanced in the great increase of shares dealt in on the Stock Exchange.



"NORTH Carolina has provided workmen's accident compensation. Now, only four states lack such laws, South Carolina, Mississippi, Florida and Arkansas. Advocates of **workmen's compensation** believe that North Carolina's example will stir the others to action. John B. Andrews, secretary of the ASSOCIATION FOR LABOR LEGISLATION, says that the four southern states 'cannot afford to hold out much longer' in view of the advancing industrialization. He charges that 'ambulance chasing lawyers delayed passage' in North Carolina, but that public spirited citizens, representative of labor and many employers, supported the measure."—Charleston (S. C.) *News and Crier*.



A FEDERAL appropriation bill approved on March 4 authorizes the appropriation of \$15,000 for the fiscal year 1930 to provide its half for the **vocational rehabilitation** of disabled cripples in the District of Columbia.



D. J. PRICE, engineer in charge of the Chemical Engineering Division of the Bureau of Chemistry and Soils, Department of Agriculture, recently announced that a safety code will soon be made for pneumatic coal cleaning plants, to protect lives and property from **dust explosions**.



THE Dale-Lehlbach bill, increasing the maximum annual annuities of **retired government workers** from \$1,000 to \$1,200, and reducing by two years the retirement age of federal employees who have served for thirty years or more, was unanimously passed by the House, after which the Senate unanimously approved the amended bill. Whereupon President Coolidge gave it a "pocket veto." "The workers are confident," says a news article in *Labor* "that the next Congress will pass the bill and that it will receive the signature of President Hoover."



A BILL before the Massachusetts legislature this year required that employers give out-of-work pay—amounting to two dollars a day for adults and one dollar for young workers, with a maximum limit of not over two-thirds of the usual full-time weekly pay—to those laid off. "Massachusetts has a very bad **unemployment** record, partly because the tendency has been in recent years for the cotton textile industry to move south and the shoe industry to move west," said Alfred Lewis, state secretary of the Socialist party, while explaining this bill. "Consequently

it is vital to take steps both to relieve the unemployed and try to reduce or prevent unemployment."



PRESIDENT GREEN, of the American Federation of Labor, recently stated that "eye hazards of industrial occupations—that is, accidents, diseases affecting the eye, and eyestrain—now constitute probably the **most serious cause of blindness** and impairment of vision among workmen in America." Industries in this country, continued President Green, are paying approximately \$10,000,000 a year compensation to workmen who have been totally or permanently blinded while at work and the direct loss to the working men and women through lowered efficiency or earning capacity is probably much more.



THE Pennsylvania Department of Labor and Industry has published a thirty-one page **history of child labor legislation** in that state (Special Bulletin No. 27.)



A NEW figure in the new United States Senate will be former Governor **Henry J. Allen** of Kansas. In an editorial, the *New York World* recalls he "denounced the United States Supreme Court for its decision against the Kansas Industrial Court, which had been one of his pet measures. * * * It was an ill-considered act over which he parted company with some of his old associates. In the end he lost and they won." (See this REVIEW for September, 1923, p. 196.)



FAMILIES in which able-bodied persons were unable to find work received 21 per cent of the total relief expenditures of the Jewish Social Service Association during 1928, according to the Association's annual report. During each of the first six months of 1928 an average of 150 more families applied for help than during the first six months of 1927. In May, there was **unemployment** in 23 per cent of all the families to whom material help was given. The aftermath of each crisis of unemployment, states the report, may be observed for months afterward in increased applications for aid.



ON March 28, **Katherine Lee Bates**, of Wellesley College, author of "America, the Beautiful" and long a member of the American Association for Labor Legislation, died at her home in Wellesley.



"CONDITIONS would be far better if the government would spend some of the untold millions it uses to punish men in creating employment for them," said District Attorney Matthew Brady, of San Francisco, in an address before the recent convention of the California Building Trades Council. A large proportion of crime is due to the fact that thousands

who are not earning a living wage turn to **crime for relief** in moments of weakness or great stress, stated Mr. Brady.



As a first step in **reducing labor turnover** the Policyholders Service Bureau of the Metropolitan Life Insurance Company has made a study of length of service in 1,711 factories in different states. By means of this survey companies may compare the length of service and turnover record of their employees with the average of other firms operating under similar conditions.



"A SINGLE speaker in a crowded half-hour may pour forth the accumulated knowledge of a life-time," says Fanny Sweeney, founder of the Master Reporting Service, as quoted in an article on **convention reporting** in the *American Magazine*. Many annual meetings and conventions have followed the practice of limiting speakers to twenty minutes—without any apparent loss.



A MUNICIPAL employment agency for Nashville is urged by E. J. Eberling of Vanderbilt University. He points out that **unemployment** carries in its wake delinquency, the breaking up of the families, misdemeanors and crime, and that the charitable organizations of the city have a heavy burden to carry owing to men out of work.



FEDERAL aid in solving the problem of **technological unemployment** has been asked by William Green, president of the American Federation of Labor, who suggested that an agency be created to assemble information relative to employment opportunities, location and demands of new industries and openings for men of special skill and training. "No private agency could function properly in dealing with a question of this kind. The government should create an agency which would be a clearing-house of information for displaced workers," said President Green.



A FEW years ago **Amy Wren**, a Brooklyn attorney, became prominent at Albany in opposition to social welfare legislation. Later she was appointed United States Commissioner at Brooklyn, the first woman to hold this office, but she quit under fire April 24, following the charge that she had taken fees illegally for bailing out certain alleged violators of the prohibition laws.



THE American Association for Labor Legislation in its campaign against "**needless noise nuisances**" is glad to report that a new hotel at Hot Springs and another hotel in the middle west as well as a factory in Philadelphia are just now being completed by the electric welding process as a substitute for the ghastly practice of using red hot rivets with the accompanying nerve-wrecking riveting machines.

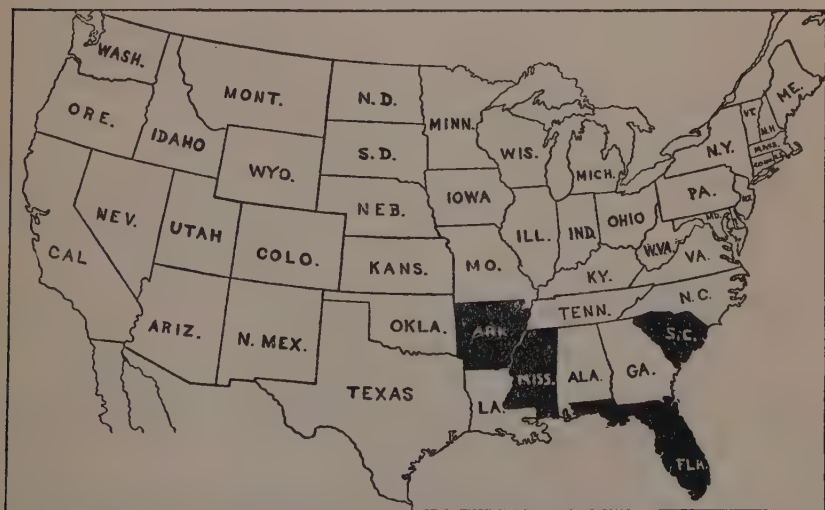
Florida Debates Compensation

FLORIDA has made her bid as a progressive state. Long famed for her beaches and resorts she now enters the lists in competition with her other Southern neighbors and strives for industrial prominence.

The new development is already well under way. An extensive system of magnificent state highways is flung across a vast territory; public buildings—the last word in design and structure—and modern factory buildings are becoming increasingly numerous; canneries, wood-working plants, tanneries, wooden box and cigar factories, cement plants—all mark the foundation and beginning of a great industrial commonwealth.

But this activity has created new problems and the sad story of industrial accidents is one that calls for immediate action. Florida has no modern state program to deal with this situation which is already of pressing importance. Florida is one of only four states without a workmen's compensation law.

Proposed legislation to put this much needed principle into operation was defeated in the legislature two years ago. Since that time the American Association for Labor Legislation has renewed



The Four Black States Have No Compensation Law

North Carolina, in 1929, adopted this legislation

its efforts to stimulate public interest through thousands of printed pamphlets widely distributed throughout the state. In March the Association's secretary, Mr. Andrews, was called upon to discuss this subject in the important Florida cities, including Miami, Tampa and Jacksonville. This followed similar work in December.

The effect of this intensive campaign is now apparent. The State Conference of Social Work, the Miami Realty Club, the Florida Federation of Labor and other organizations have gone on record in favor of the adoption of workmen's compensation by the 1929 legislature now in session. Leading citizens, including many legislators and other public officials, have urged prompt action. Governor Carlton, in his message to the legislature, urged that the time has come in dealing with occupational hazards in Florida to "carry in an orderly fashion the wreckage of men as well as of machinery."

Meanwhile, representative groups directly affected, were brought together through numerous conferences and they reached agreement on a compromise bill. This measure, drafted in co-operation with the American Association for Labor Legislation, provides for compensation based on 50 per cent of wages, the weekly payments not to exceed \$18 with a limit of \$5,000 on total amount. Employers are to insure by any one of the commonly authorized methods and a commission is provided to administer the act.

As a part of its contribution to this educational campaign in Florida, the American Association for Labor Legislation printed the agreed bill, in a pamphlet of 44 pages, for wide distribution well in advance of the opening of the legislature. A special descriptive outline of the bill and a new four-page printed folder were broadcast with thousands of circular letters in an effort to bring about wider understanding of the subject. This stimulated general discussion and additional local organizations adopted resolutions supporting the measure.

The bill (S. 58) was introduced in the Senate on April 8 by Senator Wagg and in the House (H. 73) on April 10 by Speaker Getzen and Representative Robineau. Following public hearings on April 18 and 19, the Senate and House committees reported the bill favorably with a few amendments. Favorable action on this legislation is expected at an early date reports the legislative representative of the Association for Labor Legislation at Tallahassee.

Tendencies in Workmen's Compensation Legislation

By CORNELIUS COCHRANE

THE introduction of four hundred workmen's compensation amendments in state legislatures this year was a forerunner of a number of significant developments: many states are witnessing the renewed activity of damage-suit lawyers whose questionable tactics call for special investigation—as in New York; employers are unwarrantedly defeating needed adjustments to provide for more adequate compensation payments by the unsubstantiated assertion that industry will be driven out of the state because of the resulting increase in costs; legislative programs of state federations of labor are becoming increasingly comprehensive while state fund insurance and occupational disease compensation continue to be leading issues.

Decidedly the most noteworthy advance to be recorded is the adoption of the North Carolina Workman's Compensation Act.¹ This state, which is perhaps the most progressive in the South and certainly one of our leading industrial commonwealths, has in the past maintained a painfully apathetic attitude toward workmen's compensation, the need for which has been increasingly evident in North Carolina for some years. For the first time representatives of labor, industrial and insurance groups, assisted by the American Association for Labor Legislation, worked together and arrived at substantial agreement on a compromise bill. An exceedingly able and conscientious sub-committee of the legislature revised and improved the measure which was finally passed after a grueling fight and over the opposition of the damage-suit lawyers.

In Arkansas, although the state Democratic party in its 1928 platform strongly endorsed workmen's compensation, the damage-suit lawyers who occupied a strategic position in the legislature defeated a carefully considered workmen's compensation bill which was supported by representative groups throughout the state.² The repudiation of this campaign promise has resulted in the consideration of plans for initiating a new measure at the next general election.

¹ See "North Carolina Adopts Workmen's Compensation." *American Labor Legislation Review*, Vol. XIX, No. 1, March, 1929, pp. 13-14.

² See p. 147.

The Missouri Federation of Labor launched an elaborate program comprising thirty amendments, most of which would increase substantially the compensation benefits. One hundred and twenty-five industrial leaders representing the Associated Industries appeared before the committee en masse with the cry "Don't stifle industry in Missouri." The most important amendments died in committee. Damage-suit lawyers, notorious in Missouri as a result of their past efforts to defeat compensation, presented a bill to repeal the law. The House Judiciary Committee, composed largely of attorneys, reported the bill favorably with only one dissenting vote. This action was taken over the protest of both employers and employees who were refused adequate hearing. The bill died on the informal calendar but was later revived at the request of the introducer who subsequently asked that consideration be again postponed. When the bill was finally called for engrossment it was voted down overwhelmingly.

The rather ambitious demands of organized labor in Maryland to increase the amount of compensation was likewise fought by employers who spoke the magic words: "Do not drive industry out of the state." An unfavorable report was handed down by the committee which was sustained by a vote of 75 to 31 in the House. That adjustment is needed in Maryland is indicated by a study showing that while living costs have increased 71 per cent since the law was first enacted, compensation has only been raised 50 per cent. Moreover, experience of the Industrial Commission indicates that a considerable number of wage earners are not receiving their promised two-thirds of wages because of the limiting effect of the present \$18 weekly maximum.

A new and improved act was adopted by the New Mexico legislature extending protection to an increased number of workers. Adjustments in benefits were likewise made. The percentage of wages was raised from 50 per cent to 55 per cent, the weekly maximum from \$12 to \$15 with additional allowance for medical attention. The principal shortcoming in the new law—as in the old—is the retaining of court administration in repudiation of the Republican party platform.³

The Montana law was also much improved by a substantial increase in benefits over the previously existing inadequate scale

³ See p. 170.

of 50 per cent of wages and a \$15 weekly maximum. Compensation is now based on a sliding scale ranging from 50 per cent to 66⅔ per cent with a weekly maximum varying between \$15 and \$21, depending on the number of dependents.

In California, substantial amendments to increase the amount of compensation payments including provision for a \$25 weekly maximum were passed by the legislature. Connecticut employers who, in 1927, were successful in their campaign to add a restrictive hernia clause to the compensation law, now admit that it is so harsh and inequitable in operation, and so severely criticised by administrative officials and judges of the state supreme court, that they must now agree to an humane modification. The Maine compensation law was somewhat liberalized and re-enacted, provision also being made for an augmented commission. In Massachusetts, an amendment was introduced to provide for compensation payments throughout the period of total disability. But the Senate refused to meet the issue squarely—it “passed the buck” and referred the bill to the next session.

Despite the constant and determined opposition of the private casualty companies, the state fund issue will not be downed. In New York, for example, the proposal to make the existing competitive fund the exclusive insurance carrier was urged by former Industrial Commissioner James M. Lynch in a powerful speech at the public hearing before the legislative committee. A similar proposal was made in Maryland and a well considered bill to establish a competitive fund in New Jersey was submitted to the legislature. Other states in which this subject was a leading issue included Colorado, Massachusetts, Missouri and Wisconsin.

The all-inclusive occupational disease bill in New York, prepared by the Association for Labor Legislation and endorsed by the State Department of Labor in 1926 and again this year,⁴ was relegated to the scrap heap to make way for an amendment which, it was promised, would add eleven specific diseases to the existing list. This substitute bill, recommended by the Industrial Survey Commission, was so emasculated during the process of enactment that the measure as finally passed provided compensation for only four unimportant additional diseases instead of the eleven originally

⁴ See “Compensate All Occupational Diseases.” *American Labor Legislation Review*, Vol. XIX, No. 1, March, 1929, p. 49.

included. The increasing interest in this aspect of workmen's compensation is manifested by the fact that amendments were introduced in many additional states to bring occupational diseases under the law.

The most important legislation now pending is the Florida workmen's compensation bill introduced in the Senate (S. 58) by Senator Wagg and in the House (H. 73) by Representatives Getzen and Robineau. Following conferences of representatives of business, labor, and insurance, agreement was reached upon this reasonable measure before the legislature convened on April 2. Compensation is based on 50 per cent of wages, the weekly payments—to begin after a seven-day waiting period—not to exceed \$18 with a limit of \$5,000 on total amount. In addition the employer is required to furnish all necessary medical care. The act is to be administered by a Commission of three full-time members to be appointed by the Governor. It is high time that Florida recognize this prime duty of a progressive commonwealth and enact a workmen's compensation law.



Working Conditions of Florida Women

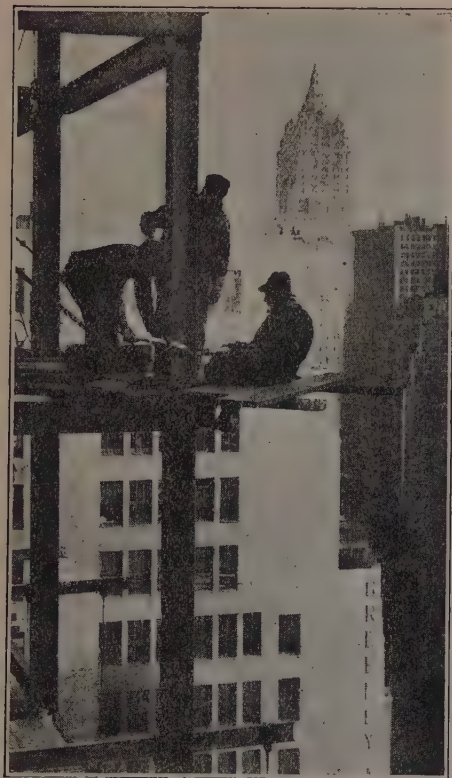
A STUDY of working conditions of women in Florida recently completed by the Women's Bureau of the United States Department of Labor shows that a fifth of those employed are engaged in manufacturing and mechanical industries.

The survey covered 63 hotels and restaurants and 100 establishments, including general mercantile, laundries, wooden-box and cigar factories, bakeries and canneries. Of a total of 12,762 employees, 7,844 were women.

Long hours were prevalent, 43 per cent of the women having a work day of more than 9 hours. Weekly hours also ran high, 43.2 per cent working more than 54 hours.

White women in department stores received the highest wages, a median of \$18.10 per week. The lowest figure was in certain of the food products, \$9.35. The earnings of negro women were less than half those of white women.

Sanitary facilities, while good in places, were largely open to improvement. Only 9 of 100 establishments, for example, had really sanitary drinking fountains.



Construction Hazards Menace Life and Limb

Next to the demolition of buildings, the erection of the steel frames of modern sky-scrapers is the most hazardous of employments.

In every American city—even in the “non-industrial” portions of the South—this dangerous work goes steadily on. There is obvious need here of accident prevention and workmen’s compensation laws.

Arkansas Kills Compensation Bill Repudiates Platform Pledge

THE Arkansas State Democratic Platform, adopted at Little Rock in September, 1928, contained a plank endorsing—in plain and unequivocal terms—workmen’s compensation.¹ Arkansas citizens as well as others interested in the welfare of the state were justified in accepting that statement as made in good faith.

Months before the legislature convened representative groups throughout the state were at work perfecting a bill which would be acceptable to both employers and employees.² This effort was honest, statesmanlike and effective. When the legislature—made up of 134 Democrats and only 2 Republicans—convened on January 14 the proposed measure, which was introduced over the signa-

tures of seven senators, had the endorsement of organized labor as well as leading employers and the state commissioner of labor.

Fighting the bill were those groups which are usually found to be aligned against workmen's compensation: First and foremost, the damage-suit lawyers (in Arkansas, a well organized and substantial portion of the legislature); second, employers who are opposed to workmen's compensation in any form (in Arkansas, the coal operators); third, the railroad brotherhoods (in Arkansas, local legislative agent Jackson of the Brotherhood of Railroad Trainmen). Assisting these obstructionists was a home insurance company purported to be doing a thriving business under the present damage-suit system.

The Senate labor committee, to which the bill was referred, was hostile from the beginning and Senator Granville Jones, the sponsor, was obliged to bring the bill out over an adverse report. On the floor of the Senate the arguments used to defeat the measure were many and various: The benefits were too high—the benefits were too low—small employers would be put out of business—coal operators would be put out of business—the commission was too expensive—the proposed law was unconstitutional. The recorded vote stood 23 to 8 against the bill.

A second measure immediately drafted to meet the objections raised against the first was introduced with twelve senators signing it. Upon being put to vote it met a similar fate, only eight senators voting in favor.

This decisive defeat of workmen's compensation by special interests in Arkansas is greatly to be deplored. Those who supported the bill had every right to assume that it would be considered on its merits. The summary disposal of compensation legislation by the forces in control of the legislature in the face of the platform endorsement has led interested groups to consider the advisability of initiating a new measure at the next general election in 1930. The American Association for Labor Legislation will continue to cooperate in the effort to secure the adoption of workmen's compensation for the protection of both labor and industry in Arkansas.

¹ See "Why Arkansas Needs Accident Compensation," by W. A. Rooksbery. *American Labor Legislation Review*, Vol. XIX, No. 1, March, 1929, pp. 27-31.

² See "Workmen's Compensation Challenges Somnambulist South," by Cornelius Cochrane. *American Labor Legislation Review*, Vol. XVIII, No. 3, September, 1928, pp. 265-266.

Non-Suited!

FOR years damage suit lawyers in Missouri were successful in their efforts to prevent the enactment of a state workmen's compensation law. When the principle was finally adopted in 1926, on referendum by a majority of more than 300,000, this obstructive group might have been expected to accept with as good grace as possible such an overwhelming expression of public opinion. The Missouri species of ambulance-chaser, however, is persistent.

Into the 1929 Missouri legislative hopper went a bill to repeal the workmen's compensation act. The press, outspoken, left no doubt as to its origin. Said the Springfield "*Leader*": "The press of the state is solidly lined up against the repeal of the workmen's compensation law and, it is charged, the only motive for repeal comes from lawyers whose business is injured by present methods of settling personal injury cases before a commission instead of in the courts."

Employers and employees alike vigorously protested against the attempt to repeal the law. Former Governor Baker, in his valedictory message to the legislature, referred to the record of the administration as "the most remarkable that has ever been made by any compensation commission."

But the repeal bill was not born to die unseen. It was referred to the solicitous care of twenty-two lawyers who composed the House Judiciary Committee while other compensation amendments went to the Workmen's Compensation Committee. Inadequate public hearings preceded the almost unanimous verdict of the Judiciary Committee that the bill "Do pass."

Twice the measure was called for engrossment but lawyer Roberts, the sponsor, was absent. When it was finally made the "special order" the author was the only person to speak for it. He claimed that the compensation provided for specific disabilities was too low, and that only a small per cent of the premiums paid to insurance companies reached injured workmen.

Five representatives spoke against repeal and accorded high praise to the workmen's compensation act.

On the motion to engross, the "noes" were so greatly in the majority that a roll call was not necessary. The damage suit lawyers were "non-suited."

Saskatchewan Adopts Exclusive State Fund

SASKATCHEWAN in enacting the new exclusive state fund workmen's compensation act, to replace her earlier competitive insurance law, is the fifth Canadian province to provide this public form of insurance. Only Quebec and Yukon Territory permit private stock companies to write this business.

At the opening of the legislature the provincial government announced its intention of introducing the legislation. "This has been decided," it was stated, "after a very careful investigation of the conditions existing in this province, and will result, it is hoped, in a more satisfactory and assured position for employees with a more equitable distribution of costs to employers."

The bill which has become law was based upon the recommendations of a special commission appointed early last year to investigate the subject. It is modelled after the acts of Manitoba and Ontario, and provides for the establishment of an administrative board.

The new act also abolishes the previous system under which compensation cases were dealt with by means of court procedure and requires that all claims for compensation be heard and determined by the board.

Who Was Careless?

IN New York City recently a large building was going up; it was to house the Western Union Telegraph Company. All around the outside, at the eighth floor, ran a scaffolding; bricklayers were at work there. Down below them, at the second floor, other men were occupied. Eight steel girders, swinging at the twenty-second floor, suddenly slipped in their cables when defective brakes failed to work—and when the air cleared, four men below were found dead.

Three days later, at another building under construction, a bathtub fell when the tackle collapsed. Two men were killed.

We sorrowfully call attention to the deaths of these six quite innocent employees, and suggest they be not forgotten when employers repeat the worn phrase that most accidents are due to the carelessness of the workers themselves.

Progress in Old Age Pensions

By LOUISE Y. GOTTSCHALL

THE introduction of old age pension bills in twenty-eight states this year was indicative of the widespread interest being manifested in the problem of economically and humanely caring for our aged dependents. Constant efforts through six years to secure the enactment of this legislation is bearing fruit. As the legislative season passes May 10, four states—Wyoming, Utah, California and Minnesota—join the six¹ and Alaska that have already established old age pension systems based upon the “standard bill” long urged by the Fraternal Order of Eagles, the American Association for Labor Legislation and certain labor organizations. In seven more states, pension bills have passed either the upper or lower house.

The Wyoming and Utah laws mark a significant advance. Both are state-wide and compulsory—the first compulsory state systems, in addition to the Alaskan law, to be established in this country.

The Wyoming law provides that pensions not to exceed \$30 a month be granted to applicants who are sixty-five years of age or over with incomes not over \$360 a year who have been citizens of the United States for fifteen years and meet other specified qualifications. Administration is in the hands of county boards, and funds are to be furnished by the several counties.

In essentials, the Utah law is similar, except that pensions are not to exceed \$25 a month and the applicant's income must not exceed \$300 a year. As he put his signature to this bill, Governor Dern of Utah said: “It is better to give relief in the manner provided by the Greenhagen act than as charity from a poor fund. Furthermore, if this bill will have a tendency to permit the aged to be cared for at home rather than to make them inmates of a poor-house, that will be a great advancement in the right direction.”

The Minnesota law (see p. 154 of this REVIEW) is less satisfactory in many respects. It merely authorizes the establishment of county old age pension systems to grant pensions not over \$1 a day to applicants seventy years of age and over. Administration is in the hands of the district judge and each city, town and village must reimburse a county for pensions granted to its residents, provided that the length of residence is at least five years.

¹Colorado, Kentucky, Maryland, Montana, Nevada and Wisconsin.

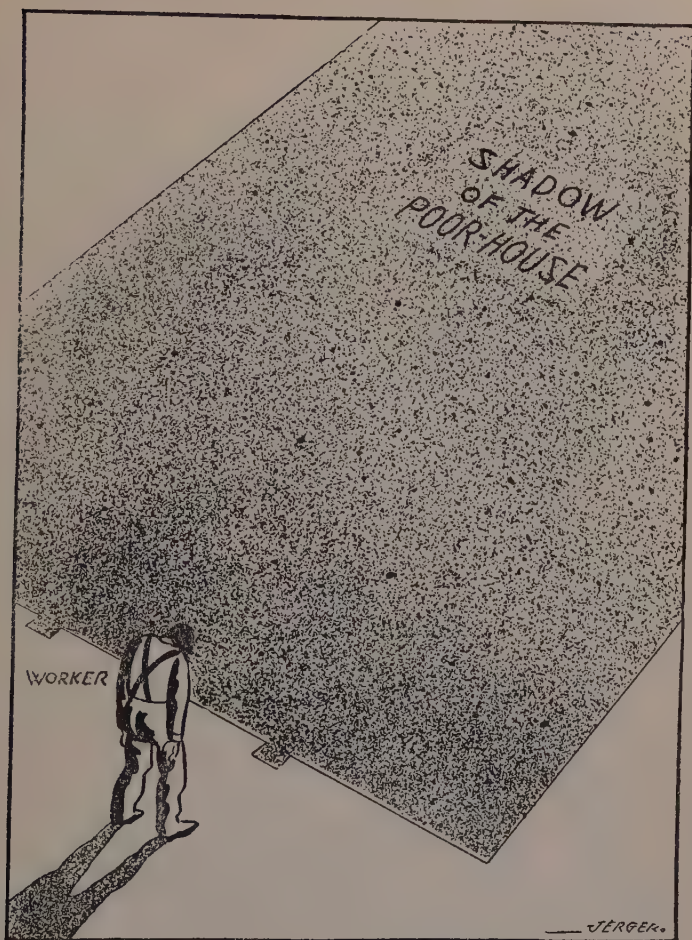
New York was also a centre of agitation. Governor Roosevelt's special message to the legislature on provision for old age (see this REVIEW for March, 1929, p. 54), was followed by the legislature in creating a temporary state commission to investigate and report the most practical and efficient plan of providing security against old age dependency.

In California, a bill providing for a pension which, when added to other sources of income, shall not exceed \$1 a day, passed the House—only one vote being cast against it—and on May 10 passed the Senate. Applicants must be over seventy and funds for administration will be appropriated by both state and counties. Bills introduced in Washington and Nebraska similar to the Utah law passed the Senate in each state, but, in Nebraska, was indefinitely postponed in the House. The New Jersey Assembly passed a compulsory bill providing for allowances not over \$30 a month for aged dependents seventy years of age and over who have been citizens of the United States for ten years. Administration would be through both county boards and a state commission. An Illinois bill providing for the levy of a state tax for pensions of not over \$260 a year, to be granted to citizens seventy years of age or over passed the House. Two years ago the Senate passed a similar bill. It is said that this tax would make about \$4,000,000 available each year. In Delaware, a pension bill passed the House but was killed in the Senate, and in Texas a bill passed the Senate but was killed in the House.

This is a year of progress for old age pensions. Perhaps the legislatures in which pension bills passed only one house will at their next session enact this legislation. Then, the United States will no longer be classed with China and India as the only three populous countries without old age pensions.



SINCE the publication on page 45 in the March issue of this REVIEW of the map of the United States indicating the seven states which were not yet cooperating in the **vocational retraining of cripples**, the legislatures of Connecticut and Maryland have adopted this desirable legislation. This leaves as the five **laggard states Delaware, Kansas, Texas, Vermont and Washington**. It will be remembered that Congress extended this cooperation to the District of Columbia this year.



—Locomotive Engineers Journal

A Real Haunted House

The shadow of the poorhouse is looming larger and larger in the life of the worker. With an increasing number of employers drawing the deadline of employment at forty or forty-five, thousands more workers are being forced to its doors. This practice of casting men off when they reach middle age is discussed on p. 179 of this REVIEW.

Good Arguments But Bad Plan

PEOPLE in Minnesota who "in years past have made valuable contributions to the building up of our wonderful state" but upon whom now the "heavy hand of time has fallen" ought to receive old age pensions from public funds—so runs the report of an interim committee of the Minnesota state Senate recommending adoption of an old age pension system. A bill was duly passed by the legislature this year providing for a pension not to exceed \$1 a day to be granted to applicants over seventy years of age who meet specified requirements.

"Any humane and satisfactory plan of relief for the aged poor," says the report, commenting upon the use of almshouses, "must embody in its operation fairly complete opportunity for the individual to work out his own destiny, leave him to his personal choice in the matter of those things which necessarily affect one's peace of mind and happiness, particularly leaving him complete discretion as to the environment he desires to live in, and incidentally give him the fullest opportunity to better his condition if he can."

The report acknowledges that industry is drawing the dead line earlier and earlier in man's life, that many industries cause deterioration of health, that science is lengthening life, and that, because of substantial increase in cost of living, conditions for putting aside savings are harder than ever. The remedy of modern statesmanship, it points out, is pensions from public funds. In Minnesota, almshouse care costs on an average, per inmate, \$490.70 a year; pensions, says the report will save about a third of such cost.

With so clear a discernment of the desirability of public pensions, it is too bad that a measure of such weak nature was later passed. Each county after a majority vote of the board may decide by referendum of the legal voters whether to have pensions or not; and having decided to have them, it may, after one year or more, abolish them by a majority vote of the county board. What kind of a permanent policy is this? We pity the old person who adjusts his mind to a pension in 1930 following a popular vote and finds that in 1931 the county board by a mere majority has decided to abrogate the whole system. He is thrown back upon the very almshouse which the pension system was designed to replace.

Social Costs of Illness

By NILES CARPENTER¹

THE social cost of illness consists in general of two items: First, losses in earning power and general social and economic effectiveness attendant upon illness; second, actual expenditure made by either the individual or the community for the prevention and care of illness.

A recent estimate by Homer Folks, Secretary of the State Charities Aid Association of New York, places the annual total of the first category of costs for the United States at about \$13,245,000,000, of which \$12,000,000,000 is for loss of future net earnings on account of premature death due to illness.

Mr. Folks estimates the second type of cost, namely, expenditures for the care and prevention of illness, at about \$2,485,000,000 per annum. This covers such items as expenditures for physicians, medicine, dispensaries, hospitals, nursing and dental care; it also includes an item of \$120,000,000 per year for quack and fraudulent medical care and treatment by unqualified and unlicensed practitioners.

The program of study of the Committee on the Cost of Medical Care will contribute to the assembling of data relating to the second of the two categories mentioned above, namely, actual expenditures by individual and community for the prevention and cure of illness. This committee has been organized to carry on a five-year program of research in medical economics and sociology. At the end of this period it is expected that the committee will make a report embodying a summary and interpretation of investigations and recommendations, looking toward increased effectiveness in the administration of medical and allied services.

This research enterprise proposes to inquire into three fields: (1) the incidence of disease and disability requiring medical services and existing facilities for dealing with them; (2) cost to the patient of medical services and the return accruing to physicians and other

¹ Assistant Director of Study (with Alden B. Mills and Marjorie F. Scher), the Committee on the Cost of Medical Care, Washington, D. C.

agencies furnishing such services; (3) specially organized facilities for medical care now serving particular groups of the population. In this paper we discuss chiefly the first two of these lines of investigation, since they are more directly concerned with the cost of illness than the third.

Incidence of Disease

There does not now exist in the United States any satisfactory tabulation of the incidence of illness. The mortality statistics of the United States census bureau are now fairly inclusive, but the only adequate studies of morbidity so far published are the Hagerstown survey, made by the United States Public Health Service, and Miss Stecker's community sickness survey, made for the Metropolitan Life Insurance Company.

It must, moreover, be remembered that there is an important and radical distinction between illnesses that kill and illnesses that disable. With the exception of acute infections—such as typhoid or diphtheria—a substantial proportion of illnesses causing death are disabling only in their advanced stages. This observation applies to such conditions as tuberculosis, the degenerative diseases of the vital organs, and cancer, which taken altogether accounted for 51.6 per cent of the deaths reported for the registration area of the United States in 1925. On the other hand, the most frequent forms of disabling medical conditions are infections of the respiratory tract, venereal diseases, gastroenterological disturbances, rheumatism (so-called), senility and the conditions contingent upon pregnancy and childbirth—which, excepting for the first two, terminate fatally in only a minority of cases.

Excellent statistics have been gathered for morbidity in certain selected groups, such as school children, and industrial and clerical employees. However, these studies lack representativeness in that they exclude the very young and the very old, both of whom are liable to a heavy incidence of illness, and also in that they do not take into account those individuals already so badly disabled as to have dropped out of school or gainful employment. They also fail to give sufficient representation to housewives and unmarried women living at home.

There is, of course, a wealth of statistical material bearing upon the sickness experience of European countries that have established

compulsory health insurance. It does not appear, however, that the sickness experience of these countries can properly be applied to the population of the United States, as there are important differences in both sex and age structure between the populations of this country and of Europe, not to mention such underlying differences as are related to ethnic make-up, occupation, and standard of living.

There is need for comprehensive and extensive studies of morbidity among all sorts of population groups in various parts of the United States. These studies should cover various economic and social classes and different types of communities. In order to avoid the danger of securing unrepresentative data, studies should be based on family rather than occupational or school groups. In general, samples from various types of communities would seem to provide a satisfactory basis for such studies.

However, there should also be made complete house-to-house canvasses of entire communities, of the sort undertaken in Hagerstown. Every such study should cover a period of at least a year, since any shorter period would miss those diseases that are seasonal in their onset. For example, a study made in the summer would miss the greater number of respiratory diseases, while a study made in the winter would fail to include the greater number of gastroenterological disturbances.

Families Interviewed

The Committee on the Cost of Medical Care has under way a study which, incidentally to another purpose, will provide extensive data on the incidence of sickness. Approximately 10,000 families will furnish data covering every illness incurred by all their members, over a twelve-month period. These data are being secured through personal interviews with the families concerned. The interviews are being made partly by members of the research staff of the Committee and partly by public health nurses whose services have been volunteered by public health agencies in various parts of the United States. Each family is to be visited six times during the twelve-month period. In addition, the Metropolitan Life Insurance Company has, at the request of the Committee, undertaken to make a similar but less detailed study of the families of 75,000 to 100,000 of its industrial policyholders over a period of twelve months.

This portion of the program of study of the Committee includes

consideration of the facilities for dealing with medical conditions as well as a survey of these conditions. It may be borne in mind that one important element in the cost of medical care is the extent to which facilities for providing such care are available. So long as the supply of doctors, nurses, hospitals and other medical agencies is unequally distributed through the American population, members of those groups which are under-supplied must unduly postpone medical care, thus aggravating their conditions and increasing the burden of expense which either they or the community must ultimately meet.

For example, 1,311 counties, or 42.6 per cent of all the counties in the United States are without hospitals for community use.¹ In commenting on this situation Dr. W. S. Rankin, Director of the Hospital and Orphans Section of the Duke Endowment, in a letter to the writer says:

"In the rural sections of this country, where local hospitals are badly needed, not only for the care of the sick but—more important still—to afford such facilities for the practice of modern medicine as to hold and attract good doctors in and to the sections, there are no hospital beds for the well-to-do, the moderately well-to-do and for the indigent. In some of these places there are a few beds, inadequate in number, for the well-to-do, but hospital provisions for that 30 per cent of rural people that constitute the indigent group, or those incapable of paying hospital charges, are not in existence."

The Committee has under way or immediately in prospect a number of studies dealing with the facilities and agencies for the treatment and prevention of disease. A study by Allon Peebles of the committee's research staff on Existing Medical Facilities in the United States is now in preparation. This survey presents statistics concerning the numbers of doctors, dentists, nurses, osteopaths, and other practitioners and the rate of growth of such professional groups. It also shows the age and geographic distribution of both general practitioners and specialists in the medical profession, and covers the amount and distribution of hospital and clinical facilities available in the United States and the activities of federal, state and local public health agencies. A complete statistical and descriptive survey of all the medical and allied agencies functioning in a number of selected communities is to be undertaken in a few months. The writer's study of Hospital Service for

¹"Progress in the Development of Hospital Service" by Homer F. Sanger of the American Medical Association. (Unpublished manuscript.)

Persons of Moderate Means is nearly completed. An economic, historical and functional analysis of the medical and allied professions is contemplated.

Although certain portions of the program of study of the Committee include consideration of those medical facilities being provided by tax-supported agencies, these investigations will by no means cover this particular field. At the present time, it is virtually impossible to arrive at any accurate measurement of the extent of such activities because of the inadequacy of the statistics dealing with them. It is especially to be hoped that the United States Census Bureau's analysis of the financial statistics of cities may be made more comprehensive and detailed than they are now since, according to Dr. Harry H. Moore, at least half of the expenditures by governmental agencies for public health are made by cities and towns.

Costs of Medical Care

Although the cost of medical care is, at one time or another, of immediate concern to every family in the United States, there is an amazing dearth of dependable statistical material concerning it. The Department of Labor has recently completed a survey covering one hundred and fourteen employees in the personnel of the Bureau of Labor Statistics. In addition, various cost-of-living studies have taken some account of medical expenditures, but excepting the excellent study recently made by Professor Peixotto of the University of California for members of the faculty of that University, such studies give only passing attention to medical expenditures.

There are available, of course, a number of estimates of the amounts spent for various items of medical care, one of which is contained in Dr. Harry H. Moore's work on "American Medicine and the People's Health," which is quoted in the computation made by Mr. Folks referred to previously. However, it is essential that these estimates be supplemented by a comprehensive body of basic factual data, collected at first hand. Until this is done, no really scientific study of medical economics is possible. The family study undertaken by the Committee on the Cost of Medical Care, to which reference has already been made, will make a detailed count of every item in the financial outlay for medical and other allied services made by the 8,000 to 10,000 families being studied whose records are completed for tabulation. The schedule makes provi-

sion for every illness or other medical condition encountered by each member of the family throughout the year. Of the 239 possible items relating to each illness, 108 refer directly to factors of cost. A separate tabulation is made for medicines purchased not in connection with any particular illness. As has already been said, the Metropolitan Life Insurance Company has undertaken to obtain similar but less comprehensive data for a much larger number of families.

As these studies are not yet finished, it is too early to give any of the results that have been obtained therefrom. However, during the course of a survey of the Endicott-Johnson Medical Service in Binghamton, New York, this same schedule was applied to 206 families, covering a four-month period only. This study showed, among other things, a markedly unequal distribution of the burden of medical expenditure. In fact, when the families were ranged in order of expenditures, it was found that ten per cent had paid out 54 per cent of the entire medical expenditures for the group, and that 20 per cent had made over 70 per cent of the expenditures. At the other end of the scale, there were six families which had spent nothing whatever for this purpose over the four-month period and 19 others which had spent \$1.00 or less and for household remedies only.

The enumeration of the Bureau of Labor Statistics shows a generally similar distribution. The upper decile of its 114 employees paid 37 per cent of the total medical expenditures made during the year by the entire group and the next decile was responsible for an additional 17 per cent of the expenditures, so that 20 per cent of this group carried over 50 per cent of the total financial burden of illness for the entire group.

Beware Averages

William I. Lacy, of the Welfare Federation of Cleveland, recently completed a study of the accounts of 982 patients in one hospital in that city. It was found that the *average* payment made to the hospital by these patients was only \$59.37.¹ When, however, Mr. Lacy ranged these payments in order, he found that there were 16 persons whose hospital payments were \$300 or over, two of whom had paid \$1,000 or over during the year under consideration. In fact, 17 per cent of the 982 patients had paid 51.7 per cent of the total sum paid to the hospital by this group.

Calculations such as these serve to show the fallacy of placing too much dependence on averages when studying the cost of medical care. Averages are useful for certain purposes, particularly for any scheme that undertakes to distribute the burden of medical costs, but they completely mask one of the most significant features in the whole problem of medical expenditure, namely, its unequal incidence.

Another approach to the analysis of medical expenditures may be made by considering the incomes of the individuals and institutions giving medical service. At present, such computations of medical costs as are made on this basis are largely suppositious. For example, one estimate of physicians' income has been obtained by multiplying the number of physicians in the United States by the arbitrary sum of \$5,000 per annum. This figure was based largely on the data gathered by the Illinois Health Insurance Commission which, however, covered only a portion of the licensed physicians for that state and were, moreover, gathered more than ten years ago.

At the present moment, a comprehensive study of the incomes of physicians throughout the United States is to be undertaken by the American Medical Association, by means of questionnaires to be incorporated in the number of the *JOURNAL* of that Association which is issued at about the time that individual income tax returns are being made up. About 97,000 of the 140,000 or more active physicians in the United States are members of the American Medical Association and receive its *JOURNAL*. A study of the incomes of nurses has just been completed by Dr. May A. Burgess under the auspices of the Committee on the Grading of Nursing Schools. It is hoped that similar studies may be made for the professions of dentistry and pharmacy but none are as yet under way.

The United States Census Bureau is now making plans for a decennial census of distribution covering the year 1930 which, if funds are provided, will include both the wholesale and retail drug businesses and will therefore make available accurate figures concerning the country's total expenditures for drugs, sickroom supplies, patent medicines and the like.

The Committee on the Cost of Medical Care is now undertaking or planning a number of studies of hospital operations and costs, as well as one covering the capital investment in hospitals, although no analysis of hospital incomes is now contemplated.

It is not likely that any actual enumeration of quacks and dispensers of nostrums can ever be made. Such activities are carried on in the twilight-zone between legitimate and criminal activity and are, therefore, not amenable to accurate study. Some light will be thrown on this field by the tabulation of the total sales of proprietary remedies as enumerated in the census of distribution just referred to. This will not take into account, however, a considerable proportion of the large mail-order traffic in patent medicines and nostrums and the probably equally large traffic carried on directly between exploiter and exploited—particularly among the illiterate, the foreign-born and the colored elements within the American population.

As has been said, the studies of specially organized facilities for medical care which are contemplated by the Committee are not directly germane to the topic of this paper. However, it may be stated that certain of these studies, such as those covering group clinics and industrial medical services, are furnishing valuable material concerning the possibilities and limitations of organized medical care. It may also be stated that a far-reaching study of health insurance is at the present moment being considered.



North Carolina Industrial Commission

THE North Carolina Workmen's Compensation Act, which was ratified March 11, goes into full effect on July 1. In addition to workers in the extra-hazardous employments of lumbering, building construction and mining, more than 180,000 employees in manufacturing establishments will be protected by this new law. Late in March, Governor Gardner appointed the members of the North Carolina Industrial Commission which will administer this important act. Representing the public as chairman is Matt. H. Allen, a Raleigh attorney and former member of the General Assembly. He was the author of the first compensation bill to be introduced in the state and his wide experience further qualifies him for the post. The representative of labor is T. A. Wilson, president of the State Federation of Labor and a member of the Typographical

Union. As labor's spokesman during the consideration of the bill, he was instrumental in effecting the compromise which resulted in the adoption of this much needed legislation. His knowledge of workmen's compensation no less than his ability and cooperative spirit render him especially fitted for this work. The third member of the Commission is J. D. Dorsett, a business man of Siler City, who represents the employers.



"History Repeats Itself"



—New York World

"Aw, the Hell With It!"

The attitude of the Republican legislature at Albany toward the legislative program of Governor Roosevelt, Democrat, was sketched by Rollin Kirby in the *New York World*. Governor Roosevelt encountered the same type of opposition that, in earlier years, Governor Smith met in attempting to promote social welfare legislation. Roosevelt was less adroit than Smith in getting his measures enacted into law, but there will be another legislature soon.

On Assuming Responsibility for the Administration of Labor Laws

By FRANCES PERKINS

Industrial Commissioner, State of New York

(EDITOR'S NOTE: We give here a report, based on the stenographic record, of Miss Perkins' response when more than eight hundred friends and well-wishers gathered at a luncheon in her honor at the Hotel Astor, New York City, January 31. The purpose was to celebrate her recent appointment as industrial commissioner of the state of New York; she is the first woman to become head of a state department of labor in the United States. Miss Perkins' address was of an informal, personal nature—and has elicited so much comment that we are glad to print it in full.

Administration of labor law is an outstanding interest of the American Association for Labor Legislation, and if any of our readers in other states find it convenient to send us remarks made on similar occasions in their states, we shall be happy to read these and to publish, if possible.)

I SHOULD be less than human, my friends, if I were not deeply touched by all that has been said today, and by the even greater tribute which you have paid me when you come and say, by your presence, that I may count on you, as I have counted on you through all these years.

May I say this, while we are talking, that I don't think any one who hasn't experienced the situation of having pleasant things said about him can understand quite what it means to the recipient. We never know what a letter of condolence means until we know bereavement, and then we do know that sympathy is a very real thing. So we never know until we are faced with a great responsibility, and find strength and comfort in the outpouring of good will and good wishes—only then do we know what those wishes mean.

In a strange, and perhaps a mystical way, I am a better woman today than I was three weeks ago. (Applause.) It is due, I think, to the hundreds of expressions of faith in me, of good will toward me and of belief in me. These have come from people all over this city, some of them people I do not know. Others have spoken kindly who have known me at my worst. This gives me faith in the common purpose which we serve together; and it makes it easier for me to make the personal sacrifice which any one must make who

undertakes to do a great piece of work for a great people in a great community—such as ours is today.

Social Justice Possible

Now, as we sit here together this afternoon, I take it we are gathered not so much to celebrate Frances Perkins, the person, as we are to celebrate Frances Perkins as a symbol of the ideas that have been working in this community for these many years: The idea that social justice is possible in a great industrial community; that it is possible so to modify our social and economic institutions as to create real happiness and welfare for people who cannot govern and control their own conditions of life. I take it that all of us are committed to that idea—and are committed to the thought that through a modification of these great institutions there comes actual social progress for all of us, so that this great machine of industry which has developed in our generation bears down kindly, and not bitterly, upon those who serve its interests.

May I say it now, when I have the chance to say it to all of you together, that I hope America's great contribution to modern civilization, to a world civilization, is going to be the establishment of an industrial order which is also a social order (Applause)—an industrial order in which there is happiness, peace and hope for every one, so that the benefits of this machine may be distributed and socialized, and that all may prosper.

In a very peculiar way I feel that I am the product of all of you and all the thought that has gone into building up these ideas. There is hardly a person here today who has not contributed something to my equipment, to my knowledge, to my information, and to my character. I cannot tell you what I have had in the way of help ever since I started on a modest career to improve industrial conditions in this state of New York.

And I think perhaps it is a great tribute to the men of America that there were so many men twenty years ago, at a time when woman's position was not so well established as it is today, who were willing to open the door for a young girl who had no knowledge and only "meant well." I cannot tell you the education, the liberal education, which I have had given to me free, gratis, by technical men of this state and country—men of tremendous knowledge in their own field, engineers, architects, chemists, physicists, who dealt with the very fibre of industry. They taught me in private

lessons, for example, what makes a safe factory—and they taught me for nothing. I cannot begin to mention all of them.

The "Children of Light"

Some of them, I am happy to say, are here today. I do want to mention Professor Woolson and Mr. Stewart (both of whom are dead), who were at the head of great fire underwriting organizations, as well as teaching staffs and engineering schools, and who had accumulated perhaps the most valuable knowledge on industrial fire prevention that has ever been accumulated. They sat with me hour after hour, painstakingly teaching me the rudiments of their great knowledge.

I feel that I must say how much the loyalty, intelligence and wisdom of the women of this state, organized and unorganized, have meant in making it possible for me to do whatever little I have done toward making industrial conditions better. And, above all, that little group—and I hate to reveal this pet name by which we call ourselves sometimes, because you may make fun of it—but for years, ever since dear Mary Dreier put it on a Christmas card—(Applause)—in which she referred to "The Children of Light," we have called ourselves, humorously I hope, "The Children of Light." I cannot tell you what that cordial, interlocking group of minds has meant to all of us who have been welcomed to sit in the inner conferences of those who were trying to decide what is the best thing to do this year, and next year, and the year after, for the cause of labor; that little group that includes not only Mary Dreier, but, shall I say, that mother of all, Florence Kelly—(Applause).

I can't tell you how many times Mrs. Kelly's steely eye, looking at me intelligently and saying, "Frances, you've got to do it!" has meant the difference between doing it that year and not doing it at all. And so in a strange way I am the product of all that group's thinking and hoping; and all I have ever done is, after all, what they have done too.

And then the people in my department, for the reputation which these good people have been good enough to refer to today comes from the work I have been able to do in the Labor Department—the people in the department are the ones to whom that credit should go. The Department of Labor is full of fine, intelligent, loyal people—and I can never be grateful enough for the help, support, and

great good will which they have given me in all the years we have worked together. And they know, as I know them, that we are going to continue to give that good will each to the other.

And then I have had, after all, as a background and as a contribution to anything I have been able to do, perhaps that greatest blessing that anybody can have, man or woman—I have had a happy personal life.

I have had the friendship of a chivalrous and unselfish husband, who has lent a brilliant mind to some of my knotty problems, and let me have the praise. (Applause.) I have had a good daughter, who has grown to girlhood without being a troublesome child. (Laughter.) And I am grateful indeed to the women who have helped me bring up my child and take care of my home, for I am one of those old-fashioned women who believe that someone must look well into the ways of the household. So I am grateful to the fine and loyal women who have worked for me and with me in that intimate and private way.

No one succeeds, I believe, except by the help of thousands of people; and I am one of those who had what little success I have had largely by the cooperation and good will of the thousands who have contributed to it. (Applause.)

Service the Object of Labor Department

Now I come to the Labor Department at what I think is a very fortunate time for me. The Labor Department, as Judge Shientag¹ has said, has been growing all these years, and has been growing in strength, in power and in ability to serve the state. This year we have the largest appropriation we have ever had—and a great responsibility attaches to that. I am a thrifty woman, and I shall try to spend the money thriftily. I shall try to get as much for it as possible.

The Labor Department is a service institution. It is here to serve not only the workers, but the employers; here to take leadership in this community that justice in industrial life shall come. I estimated this morning that we are doing business actually each year with between three and four million people of the state of New York. That is a tremendous number of people, almost equal to the population of this city. We have a range of influence far beyond

¹ Bernard L. Shientag, former Industrial Commissioner, the position now held by Miss Perkins.

the people with whom we actually come into contact. And to all of these we should be—and, I promise, will be—a service organization.

As I said, I have come to the department at a time peculiarly fortunate, because, in spite of what Mr. Hart² has said about the illness in some of our industrial life, industry in general is prosperous, and industry in general is committed to the idea which in England and Germany they call the American idea. I like that name, for it is the idea that out of good conditions, high wages and short hours comes the cure for over-production and under-consumption—for poverty and all the industrial ills that go in its train. (Applause.) And so it is a fortunate time for me with my—as one of the Rochester papers called them—ultra-liberal ideas, it is a fortunate time for me to come into office. I have come at a time when the industrialists of the state are ready to cooperate in any plans which, as they see them, will make for the economic and social welfare of the community.

Prevention of Robots

Now, what of the future? I regard the mission of the Labor Department—as do all of us who are thinking about these matters—to be the prevention of robots! (Laughter and applause.) Whenever I see that picture appearing in the press so often lately—that picture of the great mechanical man who does things automatically and can perform almost anything that a human being can perform—I confess to chills of horror down my spine. I fear we may become like him. We are committed, I say, to the idea that the human race is not destined for that kind of efficiency—but for a different kind of efficiency. It is destined for an efficiency of the spirit and of the mind.

If this robot-man can release us from some of those tasks of turning off switches—all right; let him release us! But let him release us to be human beings and not to develop into a race conceived in imitation of him. (Applause.)

For the solution of all these problems we are going to need intelligence and education on the part of the people who are interested in them—and on the part of those who are themselves the problem, that is, capital and labor. A friend of mine got off a very bright remark the other day. I am afraid he is here so I will have to credit him with it. If he weren't here, I should steal it for mine. His

² Merwin K. Hart, president, Associated Industries of New York.

name is Mr. Albert Edgar Wigham, the well-known writer and lecturer. Discussing the difference between intelligence and education, he said: "Intelligence is that quality of the human mind which enables people to get along without education." (Laughter.) "And education is that thing which enables human beings to get along without intelligence." (Laughter.) Pretty good! And now for this particular problem which we have before us in the next twenty-five or thirty years in this county, we are going to need the marriage of intelligence and education. (Applause.) And I hope the labor department is going to be the priest which shall lead us all to the consummation of that marriage.

A Few Promises

My friends, what can I promise? At the beginning of one's administration, one should promise nothing! (Laughter.) It is so difficult to perform promises, you know. But a few simple things I can promise:

I PROMISE I shall use the brains I have to help me solve the problems with intelligence as well as with courage.

I PROMISE you that I will be candid about what I know either about the Labor Department or the condition of industry in this state and country.

I PROMISE to all of you who have a right to know, the whole truth and nothing but the truth so far as I can speak it.

And if I have been wrong, you may tell me so, for I really have no pride in judgment. I know that all judgment is relative. It may be right today and wrong tomorrow. And the only thing that can make it truly right is the desire to have it constantly moving in the right direction.

Now, in industry: Our judgment must be in this direction, that industry shall in this country gradually become a positive rather than a negative social force; that it shall become something of which we may be proud; that it shall become an educative experience to all of us, not a fearful experience, not something bearing down with bitterness upon its victims.

And so I shall try to steer my judgment in that direction. And I ask of all of you: Help. I want very much to make it clear that I am the sort of person who does not regard "Yes, Yes" as help. (Laughter.)

It is so easy for people to agree with one. And particularly is

it easy to agree with me—for, as Mr. Parkinson³ says, I have the fatal gift of enthusiasm for my own ideas. So it will often be helpful to me instead of an easy “Yes, Yes” at my newest and brightest idea, to say “No, no—wait just a moment before you decide on that.”

I ask all of you to think about my problem, and to think simply and sincerely about the work which has to be done in this great department. I shall often seek your cooperation and advice—and I shall be glad to know that it is presented generously. I will not ask you to share my responsibility; that I know is mine and mine alone. I must decide, and I must stand by my decisions; and I must be made or fall by their wisdom and intelligence.

I do ask you to lift up your hearts that I may be both wise and watchful, so that only good shall come. And when I am left alone in the last analysis to make my great decisions on important matters, I shall not be alone then either, for “I shall lift mine eyes unto the hills whence cometh my strength and my salvation.” I thank you, my friends. (Long applause.)



“Out Among the Husks”

THE galleries were jammed to suffocation; the entrances of the Senate chamber were blocked by close-wedged spectators; almost all available standing room in the front of the hall was occupied, * * * as the long awaited last-ditch struggle for the labor bill came almost without warning late in the evening. It was close to midnight before the last battle-smoke drifted away. It was a session packed with tense excitement.”

The question was whether the state Senate of New Mexico would pass a bill establishing the position of state labor and industrial commissioner. **A clear, emphatic, unequivocal pledge to pass such a measure had been written into the Republican platform of the state. Three-fourths of the Senate had been elected on that pledge.**

But some members of the party in the state Senate pretended to see Bolshevism stalking through New Mexico if a state labor and

³ Thomas I. Parkinson, president of the American Association for Labor Legislation and of the Equitable Life Assurance Society. See this REVIEW for March, 1929, pp. 50-53, for Mr. Parkinson's remarks.

industrial commissioner were appointed. They saw a Soviet form of government sitting in undisciplined power—despite the fact that the forty-five states having labor commissioners have not yet capitulated to Moscow. They said that all mining would stop in New Mexico if there were a state labor commissioner. They said the bill would open the door to unlimited expenditures—although it rigidly fixed expenditures at \$6,600 a year. One erudite legislator, lost in the mists of his imagination, said an industrial commissioner would tell restaurant managers how much money their waitresses could receive as tips!

The truth is, of course, that the bill was a modest one, giving the proposed industrial commissioner powers to inspect work places and see that existing laws are enforced and to protect the safety and health of workers. **But the majority party pledge was callously and dishonorably broken—tossed to the scrap heap.** One senator confessed he had himself written the labor commissioner plank, but that he had done it “as an attorney would do it”—not believing the words he wrote.

So Bronson Cutting, from the United States Senate, was invited to address the body before the bill was finally lost—and he declared **it is a fundamental principle in representative government that party promises should be kept.** To some members of his own party in New Mexico that is apparently strange doctrine. But the *Santa Fe New Mexican*, oldest newspaper in the state, scathingly repudiates them as “prodigal sons out among the husks.”

Meanwhile, New Mexico has no labor commissioner, and no one to report upon accidents or upon court administration of her workmen's compensation law.

Some one, we suggest, ought to compile a new political lexicon. In it *to pledge* would be defined not as “to say something for election purposes,” but “to offer solemnly, with one's honor as security, to do a thing.”



Anti-union employers were again compelled to mobilize their forces in order to defeat labor's anti-“yellow dog” contract bill which was reintroduced this year in several states.

Another Mine Catastrophe

Kinloch Again Kills Many

THE news of another coal mine catastrophe at the Kinloch mine, near Parnassus, Pennsylvania, shocked the country on March 21. It brought sudden death to 46 men in the same mine that had killed a dozen men only thirteen months earlier. This mine is the property of the Valley Camp Coal Company, of Cleveland, Ohio. J. A. Paisley is the president.

This is a large bituminous coal mine, producing around 4,000 tons a day, with perhaps 600 men employed. Some time ago it broke its contract with the union and is operating on the open shop basis.

The explosion, which shook the surrounding hills, destroyed the "million dollar" tippie above the mine mouth, and poured black smoke and flame high in the air. It came in the morning shortly after the day shift had trudged into the workings.

The mine management in a quick statement to the press claimed all precautions had been taken and made much of a certificate of safety¹ received shortly before from the United States Bureau of Mines. Then President Paisley announced that he believed a bomb had been exploded at the foot of the slope!

What did expert testimony and investigation show?

The Coroner's Jury began to function. Said the latter in its report on April 11, three weeks after the catastrophe: "We * * * find that **William Saunders and forty-five others came to their deaths as a result of a dust explosion * * * caused by breaking of a conveyor of faulty design in not having a safety appliance to prevent same from falling down slope.**"

Meanwhile, six mine safety experts—three state mine inspectors of the Pennsylvania Department of Mines and three mining engineers of the United States Bureau of Mines—had gone down to find the cause of the disaster and to make recommendations.

These experts said in writing on April 4, two weeks after the explosion, "We regret to formally report * * * 46 lives were

¹ The Bureau, however, had merely certified that the employees of this mine had been given "first aid" training for rescue work!

lost and 4 persons were injured. * * * We were advised that two sprinkling apparatus of the revolving type were so positioned over the bin that a constant stream of water was thrown upon the coal during dumping operations **but we have no positive evidence that this sprinkling arrangement has been in operation since December, 1928.**"

Having stated in detail that the mine was electrified, with wiring and incandescent lights in the compartment housing the bin into which the coal was dumped at the foot of the slope, and from which the coal was raised several hundred feet to the surface by a conveyor, the experts continue:

"The loaded strand of the main conveyor broke," very rapidly precipitating perhaps fifty tons of coal and the metal back down the slope and throwing into suspension a dense cloud of coal dust. "Almost instantly a violent explosion occurred, setting the tippie on fire and destroying a good deal of the steel structural work. * * * The ventilating fan was rendered useless." Most of the fatalities occurred instantly right at the slope. Other workmen "were compelled to find their way to openings to the surface through unmarked and unfrequented passageways, portions of which were partly filled with water. These openings were from two to four miles from the slope portal."

Finally this group of engineers finds that the conveyor was examined on the day of the explosion (perhaps contingent on the discovery of defects) and that such examination was "a daily practice, but the practice did not appear to have been so sufficiently established that the management had knowledge of such a practice."

The "source of ignition" was "a flame discharged from some electric circuit carrying apparatus or device." * * * "The explosion was propagated by excessive accumulations of coal dust around the slope bottom, in the passageways and trackless entries. * * *"

The engineers also found that owing to other "physical disorders" in the mine, "conditions were developed unfavorable to thorough ventilation, and again no evidence has been found that this area was examined once each week as the statute requires."

The committee of mine safety experts, in conclusion, recommends that the use of the conveyor be discontinued "until and unless it be provided with an automatic device" which would prevent

it from running away on a slope, "and that any device or devices installed to effectuate this recommendation shall be approved by the inspector of the district aided by such mechanical engineering advice as may be necessary." Moreover, it is urged that **"all roadways, airways and working places be thoroughly rock-dusted"** and kept in such condition. Additional recommendations, suggested by the findings, indicate the importance of conducting this mining operation **"in accordance with the intent and purpose of the Statute."**

So we have again failure of management to obey the law; another coal mine catastrophe with resulting great community cost on account of destruction of human life and property; and widely-distributed news stories immediately following the disaster with unfair insinuations about planting of bombs, and misleading allegations that the miners had been safeguarded against accident in every known way.

Like the Mather mine disaster, featured in the March issue of the *AMERICAN LABOR LEGISLATION REVIEW*, this more recent catastrophe at the Kinloch mine indicates clearly the importance of compulsory and thorough rock dusting. Practically all those who investigated the situation following this Kinloch explosion also are of the opinion that even the partial rock dusting aided in checking the violence of the explosion toward the interior of the mine to a degree which resulted in saving the lives of the 213 miners who escaped. Unfortunately, this fact, learned by patient inquiry after the excitement and headlines have disappeared, gets little publicity.



Roll of Honor of Coal Companies Using Rock Dust to Prevent Coal Dust Explosions

THE full list of coal companies that have equipped one or more of their mines with the rock dust safeguard, or have begun to install it, appears in this *REVIEW*, for December, 1928, pp. 424-427. Additions were made to the list, as of February 1, 1929, in the March, 1929, issue, p. 117. As of April 1, the following are added:

KENTUCKY—U. S. Coal and Coke Co.; Wisconsin Steel Company.
WEST VIRGINIA—Raymond City Coal Co.; Algoma Coal and Coke Co.; Kelly's Creek Colliery Co.

The Mine Disaster



—The Advance

"Women and children stood about the wrecked tippie all of last night in a drizzling rain, waiting to identify any relative who might be brought out. It was bitterly cold, with gray fog hanging low this morning, but the women and children continued to maintain their melancholy vigil, hoping against hope that their breadwinners might be found alive."

* * *

"Patrick Glynn, forty-four, had worked in mines since he was nine. He was blinded a few months ago at Kinloch when he came in contact with a high tension power line. One year ago his son, John, was killed in the Kinloch mine, with eleven others. Yesterday another son, James, was trapped and has been given up for dead. And with the fortitude that only a coal miner knows, the blind father in his distress cried out, 'If I get my sight back I'm going back. It's got all the rest and it might as well get me.'"—*New York Evening Post*.

Editorial Comment on Mine Explosion

FOLLOWING immediately upon the news of each great mine catastrophe newspaper editors sharpen their pencils, hunch their shoulders for a special effort, and express opinions like those which follow. The reading public is stirred for a brief moment, and then forgets.

The Charleston (W. Va.) Gazette: "There is now no valid excuse for frequent mine explosions."

The Columbus (Ohio) Dispatch: "The Kinloch mine suddenly was turned into a tomb for more than two scores of helpless men, trapped like rats many feet below the earth's surface. * * * The familiar heart-rending scenes were enacted about the entrance to the mine where the families of the men gathered, awaiting news of loved ones. In that throng were maimed and blinded fathers, victims of past disasters, waiting, dry-eyed, for word from sons on whom they depend for support. They know all too well that the appalling cycle of tragedy that attends coal mining did not stop when they were caught in its maelstrom. Somewhere there was an oversight in the safety measures taken at Kinloch mine. * * * Whatever the outcome, it will make little difference to those humble souls who make coal mining possible. Theirs is but to do and, if need be, to die, that their fellowmen may have one of the vital necessities of this modern, complex civilization."

The Nashville (Tenn.) Banner: "It is in line with the facts to say that the accident rate in American mines has been for years appearing higher than necessity demanded."

The Kalamazoo (Mich.) Gazette: "It may be that tragedies like the one in the Pennsylvania coal fields this week will help arouse some productive study of the mine safety problem. Certainly it is a problem well worth the attention of the nation's best technical talent."

The Philadelphia Bulletin, in an editorial, March 23, referred to a rock-dusting amendment then pending in the Pennsylvania legislature, and said, "its enactment would constitute a distinct step in advance in mine regulation. Up to 1925 moistening by water was the only recognized legal means of treating dry and dusty mines to minimize the danger from the presence of explosive gases. In that year an ambiguous and hesitating amendment to the law permitted the practice of rock dusting, advocated by the Federal Government and by mining authorities as the most efficient method of dealing with coal dust and the gases it generates. The Scott bill, while it does not make rock dusting compulsory, as it should be, specifically recognizes it as a preventive, and minutely prescribes the conditions under which it shall be practiced when substituted for the water treatment process."

The Dayton (Ohio) News: "The mines which have not already begun rock dusting have a forceful warning in the Pennsylvania catastrophe that it is high time to do so."

The Morgantown (W. Va.) New Dominion: "If the inventions for the safety of men working under the ground were applied in all instances the results of these explosions would be minimized to a great extent. * * * One mine known for many years as one of the most gaseous in the district and therefore one of the most dangerous, had been thoroughly rock dusted along the lines recommended for coal operations in West Virginia. A local explosion occurred when there were several hundred men in the mine. Due to the thorough rock dusting, the explosion was reduced to a minimum and was confined to a small area. Six men lost their lives, it is true, but several hundred walked out to safety. Within a few weeks, in another mine, where rock dusting had not been practiced, another explosion occurred and as it swept through the workings it picked up coal dust, grew in velocity and intensity and when it had wrecked the mine and spent itself, more than 200 men had been killed."

The Wheeling (W. Va.) Intelligencer: "If the law is strictly enforced, there will be very few accidents, and these accidents will not be the appalling mass slaughters that have occurred so often."

Vitalized Statistics

"STATISTICS often lack human interest," says the Charleston (W. Va.) *Gazette*, quoting the *Wheeling Register*. "But there are some statistics that, looked at in certain ways," it continues, "have human interest to a very great degree. Statistics on West Virginia coal mining, appearing in the *West Virginia Review*, show that one man is killed for every 289,000 tons of coal mined. Perhaps you burn coal in your furnace. Or, perhaps your office is heated by coal that is burned in the basement of the building. If so you may be interested in making a further computation from the above figures. Assuming the average weight of a man to be 150 pounds; reducing that to ounces and dividing, we find that for every ton of coal that has been burned in the furnace, 1-125th of an ounce of living human flesh has perished in a coal mine accident. It is as if we burned that fraction of an ounce of human flesh with each ton of coal that we burn in the furnace. Surely, such statistics do not lack human interest."

"The Older Woman in Industry"

IN modern industry a comparatively new figure is looming—that of the middle-aged woman, a timely picture of whose problems is set forth by Johanna Lobsenz in her study of "The Older Woman in Industry."¹ Leaving the home to search for employment, the middle-aged woman has found that, if she is thirty-five or over, it is difficult for her to find employment. She finds that, in Manhattan, it is three times harder to obtain employment now than seven years ago; she finds that about 70 per cent of the employment agencies supplying more or less routine help will not find it easy to place her; she finds that if she is a routine worker she can easily be replaced. Because of this discrimination industry, on the other hand, often denies itself the best possible work force, and a larger turnover with consequent financial loss and an inferior quality of products result.

In the solution of this problem the state has a large rôle to play, for "adjusting industrial tangles through legislative means is probably the swiftest and at the same time most generally equable and comprehensive method of solving these problems that has yet been devised." Miss Lobsenz suggests that: The licensing of employment agents be contingent upon the passing of examinations; public employment bureaus cooperate more closely with other state bureaus and maintain a division especially to aid older women; some form of pension be sponsored by the state; employers be compelled to give two weeks' notice for dismissal for union membership; and that a State Loan Fund, similar to Federal Loan Banks, be established to assist older women who have the ability to operate a shop but who lack necessary funds. One of the most notable suggestions is that either insurance companies be requested to clarify their reasons for the double rates making it more expensive to hire, first, women at all, and secondly, older women (women meet with only seven per cent of all the industrial accidents in the state) or that the work of the State Insurance Fund be extended.

"Such a program of state legislation could," thinks Miss Lobsenz, "without offense on the score of paternalism eradicate many of the unfavorable elements that now complicate the problem of the older woman's position in industry."

¹ Johanna Lobsenz, "The Older Woman in Industry," New York, Scribners, 1929, 280 pp.

Not Wanted—Men Over Forty

THE practice of laying off middle aged workers and of drawing the deadline of employment at forty or forty-five, said to be followed by many concerns, loomed of sufficient importance this year to interest labor and employers, and to be brought before the Massachusetts and New York legislatures. Insurance is largely to blame for this discrimination, claim many labor leaders who allege that a high age rate increases the rates for compensation coverage and for group insurance. At the last annual convention of the American Federation of Labor, in November, 1928, a resolution was unanimously passed condemning this practice and directing the Federation's Executive Council to study the situation.

Meanwhile, a survey has been made by the National Association of Manufacturers. It found that 30 per cent of its members have maximum limits for hiring new employees, ranging from twenty-five (a new low limit!) to seventy years for unskilled and semi-skilled workers and thirty-five to seventy for skilled workers. The most frequent limit is forty-five years for unskilled and semi-skilled workers and fifty years for the skilled. Plant pension plans, the heavy cost of workmen's compensation insurance, the existence of group life insurance plans and physical condition were among reasons given for this discrimination.

In New York, a bill creating a temporary commission to investigate the problem was introduced, but no action resulted. In Massachusetts, a resolution providing for an investigation by the Attorney-General was withdrawn.

This problem, affecting old age security, unemployment, hours and wages, is certainly worthy of further consideration.



Better Than Stated

Indispensable as newspapers are, they sometimes make errors, and we relied upon a figure in the *Globe-Democrat* of St. Louis in our March issue. To the Missouri Workmen's Compensation Commission, from November 2, 1927, to January 1, 1929, there were reported 182,786 accidents, but hearings were not held in 11,000 of these, as stated, but in 1,268. Appeals were taken to the courts in only 179 cases. This is a much better record than we stated and we regret having repeated the *Globe-Democrat* error.

Old Age Pension Legislation

"It is no exaggeration to say that old age is a **nightmare** to many, who, through no personal fault, have been unable to provide for it."—*American Machinist*.

ACCORDING to a report of the St. Louis Bureau for Homeless Men, there has been an increase in the number of **dependent men** over sixty years of age. "Apparently children don't want them, and industry does not desire their services," reads the report.

"To save every particle of metal, wood, cloth, chemical and other materials, which were formerly waste and turn them to practical service while at the same time throwing away the productive capacity of hundreds of thousands of **middle-aged workmen**, is the very antithesis of scientific methods in industry."—*John P. Frey, Secretary-Treasurer, American Federation of Labor, Metal Trades Department*.

BEFORE the executive council of the American Federation of Labor, William Green charged American employers with having drawn a **deadline of employment** for those who have reached the age of forty. In comment, the Sioux City (Ia.) *Journal* says: "A policy of that kind, if adopted extensively by employers, would impose economic hardships, relief from which simply would have to be provided. At the ages mentioned, forty and forty-five, heads of families usually face the most serious problems of their whole lives. Rearing and educating children as they are, they may find their savings absorbed in the process. If turned out of shop, mine, store and the like at that time, thousands on thousands would face a future in which there would be little but desolation and despair."

At a conference on Old Age Pensions organized by the Baltimore Labor College at the request of the Baltimore Federation of Labor, a resolution was passed asking the Maryland legislature to adopt an **effective system of old age pensions**. Interest in the subject was made clear by the presence of more than two hundred delegates representing civic, fraternal, religious, social service and labor organizations.

"AUGUST HECKSCHER, well-known philanthropist, sending his contribution to the *New York Times*' 'One Hundred Neediest Cases' fund, asked, 'But

is there not some way in which distress * * * can be permanently relieved? Even if five million dollars were raised as an endowment, only a small part of the almost universal suffering can be relieved. Is there not some method of taxation, pledged contributions, insurance or statewide relief that will enable or compel the better protected to relieve those in distress?"—*Social Service Bulletin, Methodist Federation for Social Service.*

THE National Civic Federation—significantly through a committee having not a single representative of labor upon it—issues a typical broadside scolding the advocates of **old age pensions**, and finds it necessary to explain: "Within the N. C. F. different groups may carry on their own investigations without in any way binding all the members or committing other groups and without speaking in the name of that body."

GEORGE A. MARTIN, of New York, president of the Railroad Cooperative Building and Loan Association, recently said: "Although we pride ourselves upon a high degree of civilization in this twentieth century, doubtless a lower average and less pride would result if we measured that civilization by our **treatment of the aged** rather than by our efficient skyscrapers."

THE *Monthly Labor Review*, February, 1929, of the United States Bureau of Labor Statistics, contains a six-page bibliography of references on **old age pensions in Canada**. In the March, 1929, *Review*, there is a list of references on public old age pensions in Australia and New Zealand.

FREDERICK S. PECK, the Rhode Island Commissioner of Finance, although directed by specific law to investigate the subject of old age pensions and report to the legislature by January 15, 1929, has not done so. In explanation, he said that in the original act establishing his office no authority was conferred whereby he could investigate any subject other than those specifically provided for therein. Had the General Assembly wished to have this investigation made, the commissioner claimed, an amendment authorizing it should have been added to the law creating his office!

Despite the fact that the commissioner has made no official investigation, he returned an old age pension bill to the Rhode Island House of Representatives on March 6 with the following statement: " * * * Advocates of the system are forced to admit that 'It is a mistake to suppose that if a system of old age pensions were once installed the problem of the care of the aged poor would thereby be solved.' * * * The needs of the aged poor are individual and personal and are best administered by and at the expense of the local community. * * * It (the proposal) shows unlimited faith in the power of the state to undertake any amount of administration. * * * A universal pension system with the rankest kind of class legislation may result. * * *

It (the state) is totally unfit to undertake a minute inquisitorial inquiry into the means and circumstances of the great masses of the poorer population." Commissioner Peck has abundantly demonstrated the fact that he has made no investigation of the subject of old age pensions.



—Eagle Magazine

Better by far that aged dependents receive a pension to supplement their all too limited resources and thus be enabled to live out their days together.

New Jersey Would Aid Dependent Poor

THE New Jersey Commission on Old Age Insurance and Pensions has recently published its report. No canvas of aged dependents in the state was made, "for the very good reason that no money has been appropriated for this purpose." The report states that "At the present time we believe it safe to say that the majority of known cases of dependency are to be found in our own county almshouses and the majority of these cases are in reality medical cases. Our almshouses are the only places where those dependents afflicted with chronic diseases can go. Our hospitals, cannot in the nature of things, take care of all the chronic cases. The almshouse thus becomes the refuge of the chronic sick, the aged, the feeble-minded, the insane. They are all there in their misery and their poverty, and their care is either creditable or a shocking stigma on present day civilization. The majority of almshouses are not equipped for hospital work nor do they have a trained personnel. If almshouses must exist then there should be segregation and the chronic sick sent to an institution that would care for them alone. They should not be mixed in helter-skelter fashion, with the feeble-minded in some instances acting as nurses to those who are invalided. The indigent aged poor who are well should not be sent to almshouses. They should receive state or county aid."

Old Age Pensions in Canada

OLD age pensions make steady progress in Canada. At sessions of the provincial legislatures recently closed, both Alberta and Ontario passed laws taking advantage of the provisions of the Dominion Old Age Pensions Act; similar action had already been taken by British Columbia, Manitoba, Saskatchewan and the Yukon Territory. The North West Territories were brought under the provisions of the federal act by Order-in-Council, effective January 1, 1929.

In Nova Scotia there has been favorable discussion. A Royal Commission appointed to investigate the subject recently made an interim report, but the legislature had not acted by mid-April. In New Brunswick the speech from the Throne in February announced the intention of the Government to study the probable cost of old age pensions in that province. At the recent legislative assembly in Quebec lively discussion was held. The United States will have to move fast to keep up with Canada.

Coming Conferences

Official International Labor Conference: Geneva, Switzerland, May 30—.

Association of Governmental Officials in Industry of the United States and Canada: Toronto, Canada, June 4-7.

International Industrial Relations Association: Klais, Oberbayern, Germany, June 26-July 3.

National Conference of Social Work: San Francisco, California, June 26-July 3.

American Association for Labor Legislation (mid-year meeting) San Francisco, California, July 1-3.

International Association of Industrial Accident Boards and Commissions: Niagara Falls, New York, August 19-22.

International Association for Social Progress: Zürich, Switzerland, September 19-21.

International Association of Public Employment Services: Philadelphia, Pennsylvania, September 24-27.

National Safety Council: Chicago, Illinois, September 30-October 4.

American Public Health Association: Minneapolis, Minnesota, September 30-October 5.

American Federation of Labor: Toronto, Canada, October 14—.

Unemployment—A New Kind

A NEW BOOK from the press, "The New Industrial Revolution and Wages," by W. Jett Lauck, economist and secretary of the former War Labor Board, interestingly analyzes the unprecedented unemployment situation that prevailed in this country in 1927-28. Early in 1928, according to Mr. Lauck, "the earnings of the large industrial corporations were at the most prosperous peace-time level in their history. Employees who were working were receiving higher wage rates and larger earnings than ever before. Prices were falling and real wages were advancing.

"In the early part of 1928, however, several states, including New York, reported larger numbers of unemployed wage-earners than had occurred since the depression of 1921. Conditions grew worse as the year advanced, and by March a crisis had developed. Moreover, it soon became apparent that this unemployment situation was unique and unprecedented, and so far as causes were concerned, could not be related to any similar conditions in the past."

When the underlying factors were analyzed, continues Mr. Lauck, "it was found that during the past four years industrial output had, as a rule, greatly increased, while the number of men employed had steadily declined. More goods, in other words, because of increased output per worker, had been turned out with fewer employees."

Up to the middle of 1927 what had occurred were shifts from some industries which, because of improved machinery and processes, required fewer workers, to new industries or industries that had expanded. But beginning with the second half of that year, an entirely different situation prevailed. Manufacturing dropped and output went down. The result was a high degree of unemployment. Estimates varied, but 4,000,000 unemployed at the beginning of 1928 is about the closest figure obtainable.

"This temporary and restricted condition in 1927-28 . . .," concludes the author, "clearly showed, as a result of the new industrial revolution, that, should there be any considerable slackening of industrial output, or should industry as a whole reach a point of stabilization where its constant acceleration and expansion, as characterized by the new order of mass production, would cease, the inevitable result would be an unemployment situation which would cause unprecedented distress and suffering." Mr. Lauck follows with a chapter outlining constructive measures not only to prevent unemployment but to deal with it effectively when it comes.

The Reward of Faithfulness (With Apologies)



—Cut from Passing Show

ANXIOUS WORKER (*to his employer*): Pardon me, sir, but I am now forty-five, I have served this concern faithfully for twenty-five years, and——

MODERN EMPLOYER: All right, I'll pardon you.

Unemployment in the Census

AUTHENTIC data on the extent of unemployment can become available for the first time if proposals made for including a count of unemployed in the 1930 census are approved. These proposals are urged by the committee on governmental labor statistics of the American Statistical Association, by Secretary of Commerce Lamont, by the American Association for Labor Legislation, by the Senate Committee on Education and Labor and by others. Enumerators would be directed to ask two additional questions: (1) "If you are ordinarily gainfully employed, are you now out of a job of any kind?" and (2) "If you hold a job of any kind, are you on layoff without pay today?" Both can be answered by "yes" or "no"; moreover, by correlating answers with questions usually asked as to industry in which the person is employed, facts would be available for number of unemployed persons in all the major groups of industry. With such a "bench-mark" to measure from, we could be better informed in the future.

A Hobgoblin Routed

That industry is growing, not suffering, in New York state, and that its labor legislation cannot be charged with checking expansion of industry—such were statements made by George Soule, of the Labor Bureau, Inc., at the three-day New York State-Wide Economic Congress held in New York City in April. Mr. Soule was answering the century-old familiar allegation of a certain type of employer that protective labor legislation drives industry from the state and is bad for manufacturers.

"While the value of manufactured products in New York state was growing 5.5 per cent between 1923 and 1927," he said, "it shrank 8.8 per cent in Pennsylvania and 6.6 per cent in Massachusetts, two competing states with less liberal compensation laws. In the country as a whole it rose only 4.1 per cent. Thus, New York remains among the leaders in industrial prosperity."

Once more, therefore, the hobgoblin of an industry held back by provisions protecting labor was put to rout. The congress was instigated by the National Industrial Conference Board, which made a report to Associated Industries of New York State, Inc., another organization of employers, in 1927 that is credited with supporting this false doctrine. Mr. Soule, whose remarks came as a surprise at a meeting thus called, was ably backed up by Sumner H. Slichter, professor of economics at Cornell University, and by Miss Frances Perkins, industrial commissioner of New York, who testified that progressive labor legislation has been an aid to industrial efficiency.



"**A** GAIN the issue of unemployment created by changes in technology is raised in dramatic form—this time by the conquest of the 'talkies'. Few silent pictures are being made any more; before long they will be a rarity indeed. This has meant already the scrapping of hundreds, if not of thousands, of organists and orchestra musicians, who are wandering the streets in search of non-existent work in their trades. It means the discharge of many motion picture 'actors' and 'actresses' who are untrained for, and cannot adapt themselves to, the speaking stage. What explanation have our industrial, political or economic authorities to give to such persons? Suppose we had them all gathered in a hall, what could be said to them? 'The improvements in machinery are inevitable. New industries spring up, so that in the long run as many are employed as before, and perhaps more than before. You will have a chance of being "absorbed" elsewhere.' If they should ask, 'Where shall we be "absorbed"? How? When? What shall we live on in the meantime? What will happen if "the long run" is longer than our endurance? What compensation have we for our years of misdirected training and experience? How shall we learn new skills?'—silence would greet them. Our authorities have comfortably overlooked the most elementary answers to these questions."—*Editorial, The New Republic.*

International Labor Legislation

THE general meeting of the **International Association for Social Progress**, of which the American Association for Labor Legislation is the national section in this country, will meet at Zürich in 1929, on September 19-21. Principal subjects for report and discussion include **labor migration, education problems and protection of the family.**

THE Labor Party of Rio de Janeiro has convened a Congress which is to discuss the **draft labor code** now before parliament and propose amendments. This is the first time that Brazilian workers have made a national effort to influence legislation.

BORDEAUX, France, recognizing that the wolf of poverty sometimes drives women out of the home to seek employment, is experimenting with a bureau of **part-time jobs**. This is probably the first bureau of its kind in Europe, according to the Women's Bureau of the United States Department of Labor.

By April, 1929, 342 ratifications of International Labor Conventions, covering 26 different conventions and 32 countries, had been registered with the League of Nations.

IN Italy the problem of employment is now regarded as settled, so far as legislation is concerned. Section 23 of the Labor Charter and subsequent regulations issued by the Fascist Government in March, October and December, 1928, require employers to **hire help through joint public employment offices**, at trade union headquarters. These offices may be national, provincial, inter-provincial or local, and are headed by a joint committee of workers and employers presided over by a representative of the Fascist party. To guard against loss of skill in periods of unemployment, close contact between trade unions and employment exchanges is maintained. Supervision of administration lies with the labor sections of the Provincial Economic Committees and the Ministry of Corporations. The expenses of finding employment are divided between employers' and workers' organizations and the national employment insurance fund.

THE Baldwin government in England, realizing that it would have to bear the final responsibility for deciding whether or not the Washington Eight-Hours Convention was to come into force, thought that a way out of the difficulty had been found in the proposal for revision, voiced at Geneva, by Sir Arthur Steel-Maitland, British Minister of Labor, on March 12. After two days of spirited debate in the Governing Body of the International Labor Office, Mr. de Michelis, the Italian government representative, came to the rescue of the **Eight-Hours Convention**. The Italian government, he declared, had signed the London agreement in the hopes that it would facilitate ratification by Great Britain; he was, therefore, unable to accept the British proposal. When the British proposal was voted upon, it lost by a tie vote, eight governments voting for it and eight members of the workers group voting against it. The employers group of eight members, unable to reach a decision, did not vote.

BECAUSE there is no state **unemployment insurance** in France 356 "Unemployment Funds" have been established by municipal, departmental or interdepartmental authorities. These funds are regulated by a decree which lays down certain general principles, leaving the administrative authorities a free hand. The State gives a grant based upon a maximum benefit of six francs per person, although many funds give a benefit in excess of six francs. It has been reported that the Permanent Commission of the National Labor Council has recently expressed the wish that the number of departmental funds be increased and that all the funds be asked to pay at least six francs.

WITH a declining trade and very cold winter in Germany, heavy demands have been made upon the German National Institution for **Unemployment Insurance** and Employment Exchanges. "Financial relief for the institution must be accompanied by a sound employment policy and in times of bad trade especially, the Institution must be backed up by a better system for **public construction**," says the Berlin *Vorwärts*. "There should not be a continual recruiting of workers from the country for these building operations, for such workers will eventually settle in the towns, and burden the urban labor markets. The workers must be prevented from leaving the countryside by the improvement of the living conditions of the working population of the country districts."

THE official International Labor Office has published the proceedings of the eleventh session of the **International Labor Conference**, Geneva, 1928, and the report of the Director of the International Labor Office to the International Labor Conference, dealing with the work of the organization during 1927 and the summary of annual reports submitted by governments on measures taken to give effect to conventions to which they are parties.

An Important Coming Conference

THE question of the extension of elementary school education has been placed upon the agenda of the next meeting of the International Association for Social Progress, to be held in Zürich, September 19-21, 1929. This international association, of which the American Association for Labor Legislation is the American section, was created in 1925 by merging the international associations on Labor Legislation, Unemployment and Social Insurance. Preparatory to consideration of the problem of prolonging elementary school education, a questionnaire was sent by the Association to its national sections in order to (a) find out what the present law and practice are concerning the duration of compulsory education, (b) determine the program which the Association should stand for, (c) obtain views as to the reforms which should be asked for, (d) find the bearing of these reforms upon the question of unemployment.

By arrangement through the American Association for Labor Legislation the report for the United States was prepared by the federal Children's Bureau. Among interesting features of this report are the facts that the age period for compulsory education in the different states is most commonly between seven and sixteen and that, according to the federal census of 1920, 90 per cent of the children between seven and fourteen and 80 per cent of the children between fourteen and sixteen were attending school. Of our forty-eight states, twenty-seven have continuation school laws containing compulsory attendance provisions. In New York City alone, approximately 120,000 children are enrolled in compulsory continuation schools; in Philadelphia, approximately 12,000; in Chicago, 18,000.

As a starting point for the Association's program, the bureau states that unquestionably a school-leaving age of fourteen should be considered an absolute minimum and that at least three years of continued education might be demanded if a child is allowed to leave full-time school at fourteen. Public opinion in this country, continues the report, is growing in favor of raising the school-leaving age, not only to fifteen but to sixteen. Moreover, many employers believe that the employment of children under sixteen is not profitable to industry in the long run. It is probable that in only a few localities would unemployment be affected by raising the school-leaving age.

Another subject upon the agenda is that of migrations of workers. The United States aspect of this problem—which particularly concerns the Canadian and Mexican border situations—was covered in a memorandum on "Border Labor Regulations," prepared by arrangement through the American Association for Labor Legislation by the American branch of the International Migration Service.

The report points out that influxes of Canadian workers have "developed over a period of years to such a size that they threatened to break down the entire restrictive immigration policies," and made dras-

tic action necessary. Border labor commuters, or those who live in Canada and work daily in the United States, have contended that they were entitled, as non-immigrants (visitors on business) or non-quota immigrants (because of being "His Majesty's citizens," under the Jay Treaty), to freely cross the border. Opposed to this stand were contentions of the United States Immigration Department, that entrance should be subject to the provisions of the immigration laws, and contentions of labor unions that the influx of this labor was lowering standards for American workmen. The immigration laws themselves, beginning with the act of February 26, 1885, "express the contention developed over a period of years on the part of labor unions and others that the American labor market needed protection from laborers from other countries."

The Immigration Department, because of the growth of labor commuters, issued a General Order, in April, 1927, refusing admission to two Canadian workers, one born in Scotland, the other in Italy. This test case was finally brought up before the Supreme Court. The opinion handed down on April 8, 1929, decided that the War of 1812 abrogated Article 3 of the Jay Treaty; that Canadian border labor commuters are not non-immigrants (visitors for business or pleasure); that the intent of the immigration laws was specifically to protect American labor and that the border labor commuters are immigrants subject to the immigration laws. This means that Canadian-born citizens are now entitled, under the Act of 1924, to enter non-quota, while Canadian citizens born in other countries are subject to quota provisions for their countries of birth. This decision, of course, applies equally to Mexico.



Chamber of Commerce Considers Retirement

At the seventeenth annual meeting of the **Chamber of Commerce of the United States**, at Washington, D. C., April 29 to May 3, there was a round table conference to discuss growing responsibilities of business for "*Retirement Plans for Employees*"—What have been the recent developments in (a) Company pension plans? (b) State legislation relative to pensions? (c) Employee contributory participation?; "*Value of Extra Incentive Systems*"—Considering various incentive plans, such as annual bonus, stock subscription, mutual benefit, group insurance, etc., as a group, what is the effect (a) Upon efficiency of employees? (b) Upon morale? (c) Upon labor turnover?; "*Current Placement Problems*"—(a) What are sound policies with regard to maximum age limits for initial employment? (b) How can physically handicapped workers be given satisfactory employment? (c) What policies shall prevail with respect to the employment of married women?; "*Readjustment Caused by Mechanization*"—(a) Is the extent of displacement sufficient at present to cause a difficult problem of employment? (b) What are the special problems created by the displacement of highly skilled and specialized workers? (c) Will a reduction of daily or weekly hours of labor in place of lay-off ameliorate the effects of displacement?

Book Reviews and Notes

John Mitchell: Miner. Labor's Bargain with the Gilded Age. By ELSIE GLÜCK. *New York, John Day Company, 1929. 270 pp.*—Now and then there comes to us a book that bears on it the marks of thorough honest research and whose pages reflect insight born of a devoted spirit. Those who knew John Mitchell as one of America's greatest labor leaders and also during his later years as chairman of the New York Industrial Commission, will be glad Elsie Glück had the patience and ability to do this work. With a sure stroke, like the scapel thrust of a skilled surgeon, she lays bare the tragedy in Mitchell's career. And without any sentimentality she pictures him as he was, earnestly striving with his limitations and his fellow workers, to make life for "my people" more tolerable and acceptable than he himself had found it as a boy in the mines.

Cases on Industrial Law. By E. F. ALBERTSWORTH. *Chicago, Northwestern University Press, 1928. 782 pp.*—Industrial law as presented by these cases may be divided into three classifications: The relation between employer and employee, including cases involving personal injury and death of the employee under employers' liability and workmen's compensation, and trade disputes; the relation between producer and producer indicating the methods that may be used by employers both against and in combination with competitors where the public interest is not involved; the relation between industry and the state where the public welfare is involved. The case law is supplemented by copious notes.

View of Trianon's Hungary. By THE "TURUL" ASSOCIATION. *Budapest, 1928. 496 pp.*—Attractively illustrated volume "to convey to English-speaking readers an accurate idea of Hungary's present conditions." Includes short chapter on public insurance in Hungary with account of its unique unified system of administration of workmen's insurance against both accident and sickness.

Social Work and the Training of Social Workers. By SYDNOR H. WALKER. *Chapel Hill, University of North Carolina Press, 1928. 241 pp.*—The activities of social work, motives behind social work, sources of financial support, objectives, types of social workers, schools, and finally relations between social work and the social sciences—such are the topics of this book. The author, a layman, claims advantages for that point of view. His discus-

sion is suggestive and temperate. Social scientists and social workers hardly know each other, and each must become alive to the contributions of the other. "Only recently has there been a basis of mutual interests; social work, on the one hand, has developed an explicit interest in prevention and, therefore, in causes; on the other hand, the sciences have become realistic and desirous of studying problems of human behavior at first hand." No real program for multiplying contacts between the two is suggested, but both social scientists and social workers will be stimulated by the discussion.

The Lance of Justice: A Semi-centennial History of the Legal Aid Society, 1876-1926. BY JOHN MACARTHUR MAGUIRE. *Cambridge, Harvard University Press, 1928. 305 pp.*—Modern legislation has tried to give to the individual wage-earner increasing protection and privilege. To some extent the state enforces these protections and standards, but many are left to the laborer to enforce through prosecution in court. Educated to believe that justice is free, he finds that, to get it, he must pay a lawyer a price he cannot afford. And so legal aid societies have sprung up in many countries and have become powerful weapons for justice and protection. In this account of a half-century of legal aid work, Mr. Maguire calls such service "the greatest movement of all English and American legal history for bringing justice to the poor." He goes back, in his historical survey, to the Magna Charta, by which the English king undertook neither to sell, deny nor delay right or justice. A telling chapter is the one on the seamen's branch of the Legal Aid Society, which helped to smash the crimp and bring justice to the sailor.

The New Citizenship. BY SEBA ELDRIDGE. *New York, Thomas Y. Crowell Co., 1929. 357 pp.*—No one can be a competent citizen who does not have a fair grasp of social organization as a whole, and its conditioning of specific social problems. This means, according to the author, who is associate professor of sociology at the University of Kansas, that competent citizenship is based on "at least an elementary knowledge of history, sociology, economics and political science, especially those phases thereof that illumine the problems of the particular citizen." To suggest ways by which intelligent people can be trained to discharge citizenship of so high an order is one of the purposes of this book; to begin with, two hours of time every day is necessary. Inevitably the author winds up with a sympathetic discussion of limitations on suffrage. He seems blandly unaware of many psychological obstacles to his program.

Ohio Wage Earners in the Manufacture of Textiles and Textile Products: 1914-1927. BY AMY G. MAHER. *Toledo, Information Bureau on Women's Work, 1929. 99 pp.*—"If we are to build a better state to live in, in Ohio," states the preface, "its foundation must be an accurate knowledge of the facts of our industrial life." Year by year the statistics gathered should be printed and made available to the public, analyzed and interpreted. The establishment of a Women's Bureau in the state would give special emphasis to women's problems and keep the public informed as to trends and conditions. The manufacture of textiles was chosen as the subject of this study because this branch of manufacturing employs the largest number of women. Statistics on fluctuation of employment according to industry are given.

The Non-Institutional Aged Poor

Report on Aged Dependents Cared for Outside of Institutions by Private Agencies in New York City



THIS inquiry was jointly financed by the American Association for Labor Legislation, the Fraternal Order of Eagles and the Welfare Council of New York City. The work progressed under the general direction of a committee representative of these organizations. The report is the work of six persons: Miss Caroline Schleef, Miss Leola Fields, Mrs. Evelyn Wardle, Miss Hazel Eldridge, Miss Florence Du Bois, and Dr. Neva R. Deardorff, director of the Research Bureau of the Welfare Council, who was in general charge of the study and acted as editor.



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The Non-Institutional Aged Poor

Aim and Scope of Inquiry

The fact of old age dependency is attested in many ways. The provision for care of some 13,000 aged persons in public and private institutions in New York City has already been made known through the activities of the Welfare Council's Central Information Bureau for the Aged, conducted since April, 1927. But what of those cared for outside of institutions by charitable resources? To find out some facts regarding them, this study was undertaken. It was decided to take a census of those known to the family welfare and relief societies and to inquire into the extent to which churches were providing relief.¹

The inquiry did not cover aged persons in receipt of pensions from industrial or commercial employers or by reason of service as soldiers, teachers, firemen, policemen, or as employees of any public or private organization; moreover, it did not cover benefits received from fraternal orders, trade-unions or dues-paying benefit societies. This study does not attempt to measure old age dependency. It in no way attacks the problem of the aged person dependent for support on family or friends.

The age classification used was 65 years and over for men, and 60 years and over for women. These ages were of special interest to the Committee of the Section on the Care of the Aged. Only the persons who fell within this classification and who were in receipt of relief during the last full fiscal year of the agency were included in the count.

Data were collected on the following points: numbers and ages of persons, marital status, living arrangements, birth place, citizenship, occupations and earnings, charitable relief received, aid received from other sources, and deaths during the year.

I

Findings on 1,795 Aged Persons

Number and Sex of Persons Assisted

Among the 304 agencies and churches contacted, a total of 153 reported that they had aided aged dependents. Of the 2,353 aged

¹ See appendix for details regarding the methods used and portion of the field covered, as well as for all tables accompanying this report.

persons thus found, detailed information referred to as "census data" on the points included in the study was furnished by 30 agencies and 20 churches. These 50 agencies and churches during their last fiscal year gave material relief to 1,795 aged persons. The other 103 agencies and churches reported that they aided 558 aged persons, but for these census data were not available.

Of the 1,795 persons in the census, 552 or 30.8 per cent were men and 1,243 or 69.2 per cent were women. The difference in age limits accounts for a part of the difference in numbers between the sexes; 336 of the women were under 65, the age limit for men. Moreover, aged women considerably outnumber aged men in the population of the city.

Each of the three types of agencies studied—family welfare and relief societies and churches—showed a majority of women among its beneficiaries. The proportion was lowest among family welfare societies' clients, 68.3 per cent, and highest, 80 per cent, among those aided by churches—(see Table II in the appendix where all of the tables will be found). While this was the usual situation with the individual agencies, there were a few which had helped more men than women (see Table IV).

By far the larger proportion of these persons were in the care of family welfare societies. Six of these agencies alone assisted 1,099 aged persons, or 60 per cent of this total. Two family welfare societies cared for over 200 persons each. In the latter part of this report will be found some estimates of the total number of aged persons receiving aid of the type here under review. If such estimates are valid, the proportion of persons assisted by family welfare societies would be reduced from 65.8 per cent as it is in this census group to about 35 per cent of the total persons aided.

The load carried by the agencies and churches varied from one person to 413, with the majority of the organizations (36) aiding less than 25 per agency and 215 cases in the aggregate. (See Tables III and IV.)

Ages of Persons Assisted

It was reported to the staff workers by the agencies that clients seeking aid are prone to underestimate their ages. If this is true, this census probably is not inclusive of all within the age group who were given material relief. Of those reported, over half or 54.5 per cent fell between the ages of 65 and 75 years. Only 190 had lived beyond the age of 80 years. The maximum age recorded was

98 years for a woman. One man, said to be 106 years of age, was not included in the statistical tabulation as no other facts were recorded for him. Table V gives the age groupings for men and women.

In the age groups over 80 years the proportion of women increases markedly. This accords with facts regarding the sex distribution in the population of aged persons in New York City.

From the agency records, it appears that of the 1,795 aged persons, 35 men and 52 women, or a total of 87, died during the year covered in the study.

As age advances the circumstances surrounding these men and women take many different turns. Each situation is in some respects unique. One such instance is cited from the records of the Association for Improving the Condition of the Poor:

In a tiny room once used as a studio, down at the end of a dimly lighted corridor, lived Mrs. G., whose husband was a famous artist. His work hangs on the walls of many private homes and public buildings. He numbered among his intimate friends Longfellow, Dickens, Thackeray and many others of note in the field of art and literature. Sixteen years ago he died. There was a sale of his engravings. On the proceeds, not large, Mrs. G. was able to live for a few years. Then, one by one, old family treasures and heirlooms were given up. A few she still has, valuable in sentiment only.

Only with careful steps is Mrs. G. able to move about her little room. Yet her mind is keen as ever. A friend on the same floor helps her when her lameness is such that she cannot get her own meals. Her last trip out was some months ago, when another friend called for her with an automobile. Her wish, gratified on that day, was to visit an old neglected garden in upper New York where years ago she passed many hours with her husband.

Mrs. G.'s first wish is that she will be able to remain in the little room which has been hers for so long until the very end. She receives from the society a regular monthly allowance, sufficient for all necessities of life.

Marital Status

Of the 1,795 persons studied, 753 or 42 per cent were widowed, 695 or 38.7 per cent were married, and 13.4 per cent were single. (See Table VI for marital status of men and women.)

Differences in the proportions of men, 66.8 per cent, and women, 26.2 per cent, who are married arrest attention. No data were collected which would indicate whether this disproportion is due to greater survival of wives than of husbands or whether the men in this group, having become widowers, remarried more frequently than had the widows or whether both tendencies combined to bring about this situation. As will be shown later, in the aged groups in

the general population, the women considerably outnumber the men and may therefore find greater difficulty in remarrying.

Among the 695 married persons were 273 couples, of whom both husband and wife (546 persons) were within the age classification. There are 30 per cent of the total persons. Besides these couples there were 93 men with wives less than 60 years and 49 women with husbands less than 65 years.

Pictures of the life of some of these aged couples were furnished by the agencies.

From the Records of the Bureau of Catholic Charities:

The parish church reported that John and Mary K., both born in the United States seventy years ago, were in need. They had but one child, Rose, who married a worthless man with a violent temper. One day during a dispute with a neighbor, he was killed. This affected their daughter's mind and since then she has been confined in an institution in another State.

Little Joe, seven years old, was cared for by his grandparents, but because of their old age and feeble health, he was taken from them and placed in a child-caring home. They were doubly sorrowed by this last separation, but old John K. continued his work as a laborer. His small earnings only supplied food and rent for their two tidy but overcrowded rooms in a Lower East Side tenement. The time has arrived, however, when John can no longer go forth to earn. He is too old and feeble and when he goes for a walk he has to be accompanied by his aged wife because his eye-sight is poor and glasses do not seem to do much good. They refuse to part after living together for fifty years.

Patrick and Bridget McG., 72 and 70 years respectively, are both old New Yorkers and lived all their early years on the upper West Side. They had one daughter who married a drunkard and her life and the lives of her children have been made wretched by the constant upheavals in the home.

Old Patrick and Bridget, prompted by an impulse to rush to their daughter's aid, moved their belongings and took up their residence in their son-in-law's home. Things ran smoothly for a time because Patrick secured a position as a messenger and their bank savings were an attraction, but when the money was gone the old couple was cruelly turned from the home, mortified and sickened by the act of their drunken son-in-law.

The Church asked assistance for them when they were found in two squalid rooms which they had found as a shelter. They had no money left and old Patrick was forced to give up work for blindness had overtaken him.

They live now in four comfortable cozy rooms.

From the Records of the Brooklyn Bureau of Charities:

The home of this old couple, both of whom are over eighty, consists of three dark rooms in an old, dilapidated rear house. Their furniture is meagre and worn. However, they are both so attached to the place where they have lived for years, that even the suggestion of removal to a pleasanter place

arouses the fear in their hearts of separation and of ending their days in "homes" alone.

Mr. H. was once an expert cabinet maker, but old age and deafness forced him to give up his work. His companion is so crippled by rheumatism that she can do little more than sit all day long in a chair. Mr. H. is just barely able to get out once a day to buy their few necessary articles of food, and he also does the cooking.

The Bureau contributes \$8 a week and friends contribute the balance necessary for their support. They are pathetically grateful for this help and say they won't be a bother much longer.

From the Records of the Jewish Social Service Association:

The B's, an old couple of seventy and sixty-seven years of age, have been in the United States for thirty-two years. They were an independent, ambitious, hard-working couple during their first years in America, spending long hours in clothing factories to save enough money for a business of their own. At the end of five years they opened up a grocery store and prospered. Then the changing neighborhood necessitated their moving, and with the new venture came a change of luck. They found it more and more difficult to eke a living from their store. They struggled along, however, and finally in desperation, a few years ago they moved to a brand new neighborhood, invested every single thing they had in another store in their final effort to get along. The store proved a losing gamble. By this time they were too old to give the proper attention to the store. They saw their trade gradually dwindle. The contents of the store were mortgaged and covered with judgments. Mr. B. has diabetes and his wife a heart condition. However, both are able to be about and to enjoy life as aged persons should. There were no relatives or children to help them.

The L's are a gentle, refined old couple. They find their only happiness in each other. They live in three tiny rooms on the Lower East Side, which Mrs. L. keeps immaculately clean. They have lived in New York since 1879. Mr. L., now seventy-eight years old, was an operator on men's coats and worked hard, in spite of a frail physique, to put by some savings for the future. They had no children or relatives to depend on. To help along, Mrs. L., now seventy-seven years old, sewed buttonholes in a clothing factory, kept lodgers, served meals, and in fact did anything she could. Finally her rheumatism became so bad that she could not do anything more than take care of the little home and her husband. They had to draw on their savings which were finally exhausted. With all, they are a very congenial couple and are a familiar sight walking arm in arm to the clinic or to the market. They love their home and it would be cruelty to force them to leave it.

Living Arrangements of 1,795 Aged Persons

From the records available it was often difficult to determine the manner of living of these aged persons. Data on housing accommodations were frequently omitted and even when they were checked on the statistical cards, the field workers could not be sure that they

pertained to the present situation. It was often necessary to consult other records.

For this inquiry all aged persons who were living in rooms, in boarding and lodging houses or in hotels, or who were maintaining their own households, were classed as living alone. In the same category were included those aged persons who kept lodgers, boarders, or other persons who could not be regarded as part of their family group. Table VII gives the living arrangements for men and women.

In all but seven instances the married persons had managed to avoid living arrangements which would have required them to live apart.

The comparatively small number of unmarried aged persons found living with relatives or with families not related to them—330 as compared with 666 living by themselves—bears out the statement customarily made by the agencies that the aged persons with whom they come in contact prefer to live alone.

Instances of women who by preference lived by themselves were cited as follows:

From the Records of the Relief Society for the Care of the Aged:

Mrs. T., an old lady past 80 years, a former newspaper correspondent, who had a pleasant apartment but a very small income, absolutely refused to consider institutional life. She had lived in the one apartment for 25 years and had her own belongings and associations with everything in it. The Society paid her \$25 a month until she died. This combined with her own income kept her comfortable.

From the Records of the Charity Organization Society:

An old colored woman born in 1864 in New York has lived at her present address for 24 years, and up to two years ago, when her brother died, had lived with him. She has been self-supporting as a laundress until the present time but is now unable to get sufficient work to support herself. Her only relatives are a married half-brother and his wife who are much younger and who apparently feel themselves socially superior to her. They can offer no assistance except care for her in their home which is not acceptable to her because of their attitude toward her. She is desolate at the thought of leaving her two little rooms overlooking a busy corner in Greenwich Village.

That some aged persons, not married, are anxious to continue to live with relatives is illustrated by three instances.

From the Records of the Charity Organization Society:

A group of old people, a brother and at first three sisters and now two, ranging from 66 to 75 years, live as a household. They are people of excellent

background. Both their father and mother came from families that were well established in New York. There was a large family of this generation but there are only three at present living, those that the Society has under care. The mother became psychotic many years ago and died in Bloomingdale Hospital. The father, who had owned a large manufacturing business, was a spendthrift and left his children unprovided for.

The brother, the present head of the family, is a rather childlike, simple person who had been a little unstable in the past, but has worked steadily for years doing odds and ends in an office. One of the sisters had been a companion and from the family of her employer, who is now dead, receives a small pension. One or two quite distant relatives also contribute, but with all this help and the brother's earnings of about \$10.00 a week, the family needs additional support which the C. O. S. gives in the form of an allowance. There has been a suggestion that they accept institutional care, but the only possibility of their being together would be at the Farm Colony, and there is a big question of their adapting to that kind of life.

From the Records of the Relief Society for the Care of the Aged:

Mrs. E. was a woman of almost 80 who had a son with a mental affliction which resulted in loss of memory and inability to work. It was entirely inadvisable for the old lady to be placed in an institution as the son would then have required institutional care and the separation would have caused much distress to both of them. The landlord in this instance was very lenient and gave them rental at a low figure. The Society paid Mrs. E. \$50 a month which took care of both mother and son until she passed away. The son was then transferred to Welfare Island.

From the Records of the Brooklyn Bureau of Charities:

For generations the F. family was closely and actively identified with the progress and growth of Brooklyn. Slowly this family began to die out, and of the last four descendants, two of them, Miss Mary and Miss Ann, well advanced in years, are facing the almshouse.

When many years back their father died, he left them a small but comfortable fortune. They could have been independent had not poor investments carried away all but \$6,000 of the modest fortune. A few years later a bank failure took this also.

The carefully sheltered old ladies were suddenly thrown out on the world. Their education had not fitted them for competition in a business world, which to them had always been an alien world. They, nevertheless, met the situation with admirable spirit and courage. Miss Ann, the younger one, took up stenographic work but soon the more competent and swifter younger generation crowded her out. For a few months she worked at the Goodwill Industries but this had to be given up when Miss Mary, now 87 and childish from old age, required her constant care and attention.

Companions through life, nothing now can separate these sisters. Some-time ago shelter was found for them in St. Phoebe's Convalescent Home. Pity on the part of the directors kept them there beyond their allotted time.

In the meantime efforts were made to place them in a delightful home for old folks but they stubbornly resisted.

The Society has given them an allowance of \$5.50 a week for over a year; relatives have contributed the balance.

Race and Place of Birth of Aged Dependents

Among the 1,795 persons, 63 were reported as colored and 1,732 as white. No effort was made to classify the white into Jewish and non-Jewish, but of the 1,732 white persons, a total of 316 were aided by Jewish agencies. Information on place of birth was usually carefully recorded. Of the 1,795 persons, 645 or 35.9 per cent were native born Americans and 1,077 or 60 per cent were born in foreign countries. Seven out of the 63 colored persons were foreign born. Table VIII shows the number of native and foreign born persons by color.

Although in 1920 the general population of New York City showed 63.9 per cent native born and 36.1 foreign born, these proportions are not characteristic of the aged. Of the 79,860 males 65 years of age and over in the 1920 population, 25,553 were native born white; 53,335 were foreign born white and 915 are reported as negro. Since 1920 the figure for the negroes must have changed materially. On the basis of these figures, there would be 61 native white men receiving this form of assistance per 10,000 of the same population group and 68 per 10,000 foreign born white men. Among the 165,324 women 60 years of age and over in the general population in 1920, 61,925 were native white, 100,807 foreign born white and 2,581 negro. The women in this group are in a ratio of about 70 women per 10,000 both among native white and foreign born white. The composition of this group of aged white persons seems, therefore, to follow rather closely the sex and age distribution in the general population of aged.

The ratio of all women (white and colored) in the age group 60 to 64 years inclusive (336) to all women of the same age (68,953) reported in the 1920 census is 49 per 10,000; while the ratio for women 65 years and over (907) to the female population over that age is 94 per 10,000. The relatively greater number over the age of 65 who are receiving assistance is suggestive and interesting. It must be made clear, however, that no conclusions should be drawn regarding relative amounts of dependency in sex, age or nativity groups from these figures. Differences in the practices

among these groups of seeking or accepting institutional care might greatly modify these ratios.⁽¹⁾

The proportion of native to foreign born in any one age group for either men or women does not vary greatly. No particular age group of either sex seems to be predominantly either native or foreign. (See Tables IX and X.)

The 1,077 foreign born persons came from 31 post-war countries. In the beginning of the inquiry the pre-war classification of countries was used. A considerable number of persons were noted as born in Hungary, Austria, Poland and other countries whose boundaries have been greatly changed. As all those listed as born in Austria-Hungary and Russia are persons aided by Jewish agencies, the use of the pre-war countries does not distort the picture of national backgrounds according to the present map of Europe. The principal nationality groups of aged foreign born persons are as follows:

Germans (exclusive of those aided by Jewish agencies)	210
Irish	163
Russian Jewish	159
Italians	147
English, Scotch and Welsh (exclusive of those aided by Jewish agencies)	88

These comprise 71.2 per cent of the total of 1,077 foreign born. The other 28.8 per cent represent a possible total of 26 other nationalities. Table XI gives the country of birth for all foreign born aged persons and indicates the numbers in each nationality group who were aided by Jewish agencies.

There was a total of 301 foreign born persons aided by Jewish agencies, 136 of whom were men, and 165 women. As the total persons aided by these agencies was 316, it may be said that at present the aged Jewish dependent with whom these agencies come in contact is almost always a foreign born person.

Citizenship and Length of Residence of the Foreign Born

Significant facts on naturalization and length of residence of foreign born in the United States were frequently missing on the

⁽¹⁾ If it is desirable to know the total amount of dependency in relation to sex, age and nativity, it would be well to secure information on these points for the institution population. Among 357 aged persons (112 men, 245 women) applying during a 14 months' period to the Welfare Council's Central Information Bureau for information on institutional care, 206 were native born persons. The proportions of native and foreign born probably varies considerably in institutions of different types. Only very carefully chosen samples would, therefore, be reliable. Data from all institutions would probably be necessary for reliable rates. Figures from the 1930 census will undoubtedly furnish a better basis of computation than those of 1920.

records used. Such information was not recorded for over 50 per cent of the aged persons concerned. Of the known group, the numbers naturalized (265) and not naturalized (262) are almost equal. Among women the proportion of unknown cases exceeds that among men but in each sex the known cases are almost exactly divided between those naturalized and those not naturalized. (See Table XII.) If the same proportion should hold for those whose naturalization status is unrecorded, 275 additional persons may be estimated as having become citizens. This estimate would bring the total number of American citizens to 1,185 or 66 per cent of the total number of aged persons.

The length of time the aged persons, who have not been naturalized, have been in the United States is almost identical to that for those who have become citizens. Of the 265 naturalized men and women, 175 were known to have been in the country 25 years or longer. Of the 262 who were not naturalized, 175 were known to have been in the country for a similar period of time. Tables XIII and XIV set forth detailed information on time in the United States for each group.

It was found that the date of naturalization was so seldom recorded that nothing of value can be gleaned from the figures on the length of time since naturalization. Table XV summarizes the information found while Table XVI gives the countries of birth of the 265 reported naturalized.

Employment, Earnings and Occupations Among 1,795 Aged Dependents

The reliability of data collected on employment is subject to considerable question. The methods which agencies use in recording information on this point frequently made it impossible to determine whether the occupation listed was the present one or a former one and whether earnings of aged persons employed were those received at present or at some former period. Again it was sometimes impossible to tell whether an aged person was actually employed or not. In checking the problems indicated on the statistical cards it was found in some cases in which occupations and earnings were listed, unemployment was also checked as a problem of the aged person. Care was exercised to verify as much as possible such employment data as are here presented.

Of the 1,795 aged persons, 393 or 21.9 per cent were listed as gainfully employed, 404 or 22.5 per cent were housewives, 894 or

49.8 per cent were reported as unemployed, and for 104 there was no report on employment.

Table XVIII gives the employment status of men and women.

Of the gainfully employed group, 214 (56 men and 158 women) were reported as earning definite amounts in wages. No wages were reported for the remaining 179, of whom 55 were men and 124 were women.

Of the 894 who were unemployed, 786 were reported to be incapacitated either through old age or some definite mental or physical disability. Of these, 339 were men and 447 were women. Only 108, 61 of whom were men and 47 women, were listed as unemployed and able to work.

Although present occupations are often not the same as former ones, they do give some indication of the strata in society in which these aged persons have lived. Former occupations cover a wide field of employment. These were so varied in character no attempt has been made to tabulate them in detail. Professions and business were found represented as well as the skilled trades and the usual miscellaneous types of general labor.

The group now employed have been roughly classified by occupation under the following heads:

	Total	Men	Women
Total	787 ¹	107	680
Professions	15	3	12
Business and commercial	44	26	18
Artisans	69	17	52
Factory	30	13	17
General labor	225	48	177
Housewives	404	..	404

So far as could be judged the unemployed fell in about the same proportions into the occupational groups given above.

The occupations and ages of those listed as employed will be found in Tables XVII and XIX.

That independence and work as well as earnings are literally a vital need to some of these aged persons is well borne out by the following instance:

From the Records of the Association for Improving the Condition of the Poor:

Six years ago, John B. appeared in the application room and asked assistance in getting a job. He was 75 years of age. His shoulders were

¹Ten others were reported gainfully employed but occupation not given.

stooped, his hands worn and calloused with the marks of years of manual labor. In addition to being old, he was troubled with rheumatism, acquired, he thought, by years of work in greenhouses.

The man at the application desk knew from much experience that there was no place in any regular industry waiting for Mr. B. He suggested to him that he go into a home. To this old man that meant the giving up of his self-respect and independence, and dropping into the condition of the helpless, wholly dependent poor.

"Anything, anything but that," was his reply. Then he was told that he might have a job in the old men's toy shop where he could remain at least partially self-supporting. On that day he began his work at toy making. For six years he has worked there, happy and contented.

The reported earnings of those employed are for the most part very small. Only 31 of the 214 reported wages were as much as \$15 per week, while 183 had weekly earnings of less than that amount. Table XX gives the details.

II

Relief Rendered Aged Dependents

Amounts Spent by Agencies and Churches on Census Group

Before discussing the amounts of relief given to these aged persons as individuals, it is well to see the total expenditures on this type of beneficiary by the different social agencies concerned. (See Table IV.) The total amounts spent by the agencies during a year on their aged beneficiaries or family groups of which they were members varied all the way from \$77,000 down to eight dollars.

Exact amounts expended were recorded for all agencies with the exception of five family welfare societies caring for 443 aged persons. For these the approximate amounts are known. A total of \$169,859.09 was recorded by seven family societies, the 18 relief societies and the 20 churches, on cases involving 1,352 aged persons. It is estimated that the five family societies spent \$41,647.25 on cases involving 443 clients.

It must be remembered that these amounts are cash relief given and cannot be regarded as either (1) a complete cost figure to the society since no account has been taken of cost of administration or (2) the whole of the relief given to these persons by these organizations since some relief was given in kind or (3) as the whole of the cash relief these persons received since some received relief from other sources.

Relief from Other Sources

Very little information could be found on additional support secured for these persons from other sources. Several agencies had not checked this item on their records. However, of the 1,795 aged persons assisted, reference to supplementary relief was found for 228 persons though definite amounts were seldom stated. Such substantial items as rent, fuel and clothes, were frequently listed as types of aid received from other sources. Some idea of the extent of this may be gained from the fact that where data were available on 43 persons, supplementary aid in cash alone amounted to \$7,611.50. It seems clear that such aid must be very important in a large proportion of the cases, since the income which these persons derived from relief and from employment is very small.

Distribution of Relief Among Aged in Census

Simple average amounts, derived from Table IV of relief given by agencies, vary widely. In many instances the numbers assisted are small and the averages, therefore, subject to special influence. During the fiscal year, these aged persons were active beneficiaries for varying lengths of time. But far more important than these conditions, are differences in policy among agencies with respect to assuming responsibility for the care of the aged. Some societies are financially able to give regular allowances to some persons; others are forced into the position of giving only temporary and incidental relief. When other sources of assistance can be found for the aged person such societies often can help maintain him in his own home. Otherwise they can only assist him in securing admission to an institution. Fourteen family welfare societies and relief agencies had record of 938 aged persons within the age classification to whom service but no financial relief had been given during the year studied. Even the societies giving regular allowance are, as will be shown later, very seldom giving sufficient relief to provide the total support of the aged person.

Any approach to an understanding of the relief expenditures for these aged dependents must relate the data to the family budget system which the family welfare societies use and to the arrangements under which these aged persons were living.

Family budgets providing for the minimum requirements for family groups of different sizes and membership have been adopted

by the societies as guides to the amount of relief to be given. Toward the amounts found necessary, income from various sources such as earnings and assistance from relatives and former employers are mobilized. The society then may be able to make up the deficit.

Because aged persons so often live alone, a budget has been devised for such cases. The average monthly amount for the known items of the budget of the Association for Improving the Condition of the Poor is between \$50.00 and \$55.00. The range is from \$42.00 to \$60.00. It is composed of rent, from \$12.00 to \$25.00; heat and light, \$6.50; food, from \$18.00 to \$22.00; clothing, from \$4.00 to \$5.00; other expenses, \$1.50; and some allowance for insurance. Thus the annual budget would be between six and seven hundred dollars.

When the aged person is a member of a family his budget becomes a part of that necessary for the group. His individual support then becomes difficult to dissect from the whole budget. On the one hand are the instances in which other dependent persons are attached to him and receive assistance along with him. The illustration given elsewhere, describing the situation of the aged mother and the mentally defective son, is a case in point. On the other hand are the very real economies which can be effected through living in family groups. Married couples and groups of brothers and sisters usually have budgets less than would be the sum of those for the several members if living alone. There are also the instances in which a small additional income makes it possible for a self-supporting family to care for an aged relative.

The aged dependents in this study are analyzed separately according to their living arrangements.

It is shown in Table VII that of the 1,795 aged persons included in this study, 666 were reported to be living alone, 30 as living with others, not relatives, 688 to be living with spouse (415 different households represented), 300 as living with relatives, and for 111 the living arrangements were not reported. Of these groups the amounts given the aged who were living alone, and those living with persons not relatives, present the clearest instances of relief rendered to individuals. The situation of those living with spouses is fairly clearly discernible, since the indicated amounts of relief are for two persons, but the affairs of those living with relatives become more involved. In many instances these were households with more than one aged dependent.

The distribution of aged men and women according to the amount of relief received and to living arrangements is shown in Table XXII.

Of the whole group of 1,795 persons, 982 either received or participated in the receipt from the agencies of sums less than \$100.00 in the course of the year. In this group of 982 were 418 persons living alone, 15 living with persons not relatives, 130 married couples (260 persons), 88 persons living with spouses who had not reached the age limits of 60 for women and 65 for men, 163 persons living with relatives, and 88 persons whose living arrangements were not reported. In every group a majority of the persons are included among those receiving less than \$100.00.

It must be obvious that these 982 persons either had substantial assistance from other sources or had earnings or were aided only incidentally while they awaited admission to an institution. In other words, the societies assumed a very limited financial obligation for them.

Among those receiving from \$100.00 to \$299.99 are 426 persons; 137 of these living alone, 9 living with non-relatives, 86 of the aged couples (172 persons), 29 living with spouses under the age limits, 61 of those living with relatives, and 18 with living arrangements not reported.

The comparatively small group (330) of those receiving or participating in the receipt of \$300.00 or more is made up largely of married couples (136 persons), women (100) either living alone or with persons not relatives, and 70 women living "with relatives." For the total of 330 persons there were only 254 family groups. Besides the married couples are some families composed of sisters and at least one of a brother and two sisters. There were several instances in which the aged person was paralyzed or otherwise seriously incapacitated and required an amount considerably in excess of the minimum budget. (See Table XXI for further details on amounts of relief in excess of \$300.)

In summary it may be said that relief expenditures on these aged cases are very largely of a supplemental or temporary sort. Over 78 per cent of these persons received or participated in the receipt of amounts less than \$300. Not all, of course, were known throughout the full fiscal year. Over one-third received less than \$25, however, which is half of a month's budget for the full support of an aged person living alone.

Additional Aged Persons Aided by Relief Societies and by Churches and Amounts Spent

To the group of 1,795 persons for whom census data were secured must be added the persons who were known to have been aided by societies and churches but for whom census data could not be obtained. Two relief societies were known to be aiding 83 persons. One of these spent \$3,046 on 73 persons.

The St. Vincent de Paul Conferences cooperate with the Bureau of Catholic Charities in rendering assistance. There are in the five boroughs a total of about 156 active St. Vincent de Paul Conferences. In 1926 they spent on direct relief \$163,508. In this study we have reports for 95 of these conferences; 30 of them report no assistance given to aged dependents and 65 report that they aided in 1927 about 381 aged persons on whom they spent \$31,896.71.

The Directory of Social Agencies reports a total of about 1,042 Protestant churches in the city. The study has received definite information that 86 of these gave no relief to aged and that 54 did. Of these 54 churches, 20 reported that they aided 50 persons, on whom they spent \$5,220. The other 34 churches reported that they aided 94 persons and spent \$14,156 on assistance to the aged.

Five churches aiding 40 aged persons dispensed their funds through a central board.

For the 558 persons known to have received aid from churches and other organizations and not included in the census tabulation, \$49,098.71 was spent in relief.

Thus a total of \$277,887.55 for 2,353 persons was uncovered.

Estimates of Other Aged Persons Aided by St. Vincent de Paul Conferences and Protestant Churches

If our sample of 95 St. Vincent de Paul Conferences is characteristic of the whole group of conferences, it might be inferred that the remaining 61 conferences, from which no report was received, spent some \$20,480 on some 250 persons. This would mean that, of all relief extended by St. Vincent de Paul Conferences, perhaps a third goes to aged clients. Likewise if this sample of 140 Protestant churches is characteristic of the remaining 902 churches on which we have no information, we might expect them to have aided about 900 additional persons and to have spent as much as \$90,000. This figure is only a guess and cannot be taken very seriously.

On the basis of these estimates it might be thought that in New York City some 3,350 aged persons receive assistance from family welfare and relief societies and from churches each year to the extent of some \$378,000. This includes supplementary assistance only to the amount of \$7,600 for 43 persons. It is obvious that such additional assistance must be at least as much as that expended by the agencies, if these people are to be maintained. Moreover, not all of these persons were under care for a full year.

* * * * *

In making charitable provision for dependent aged persons, the community may follow one or many methods. It may select plans which impose rigid and unnatural ways of living, such as the regimen of a large congregate institution upon all of its would-be beneficiaries; or it may seek to help them maintain themselves in familiar surroundings and in ways of life which are congenial and natural to them. The instances given above, which could have been multiplied many times, indicate what kind of family associations, familiar neighborhoods, and feelings of independence and freedom were held dear by these old persons. Or, the community may build up a flexible program providing both indoor care for those who need more of treatment and custody than can be supplied outside, and outdoor assistance for those who, with some aid, can follow normal ways of living.

Compared with New York's outlay for the institutional care of the aged, the outlay for those aided outside is very small. Yet it taxes the resources of the many private organizations and churches called upon to help. The pertinent questions are raised whether in addition to the care provided in institutions, more money is not needed for the care of non-institutional aged dependents and whether serious consideration should not be given to determining from what sources the additional funds should be obtained.

III

Appendix

Method of Inquiry

The inquiry sought information from family welfare societies, relief societies and churches regarding the material aid which they had extended to aged persons. Sheltered workshops are covered for persons in receipt of direct material relief in addition to their wages. All family welfare societies listed in the *Directory of Social Agencies* were included for

the study. In the case of relief agencies, a selection was made and contacts established only with those known to the Welfare Council as caring for aged dependents and thought to be able to supply data. Inquiries on available record material were made of all Protestant churches in New York City by the Welfare Committee of the Greater New York Federation of Churches and the Brooklyn Federation of Churches. As the New York Federation delegated this task to four or five different pastors, it is impossible to state whether the instructions were fully carried out or whether certain districts neglected to reply. For the Catholic churches, questionnaires were sent out by the Bureaus of Catholic Charities of New York and Brooklyn to all St. Vincent de Paul Conferences with the exception of those in Staten Island. The New York questionnaires were limited to inquiry on the numbers of aged men and women cared for by Conferences and amounts of cash relief expended during the month of October, 1928, and on the total amount of cash relief for the aged group for 1927. In Brooklyn, information was secured on the numbers of aged men and women cared for by Conferences and amounts of cash relief expended during the year 1927.

As relief is now administered, an aged person may receive it directly or he may be a member of a family group which receives it. In some cases agency records do not indicate whether or not the aged person living with a family receiving relief is in himself a problem of dependency. However, it would have been unwise to have confined the study only to those persons who fell within the age classification and were in receipt of material relief directly. Accordingly all aged persons in families receiving relief, except a few aged persons who were definitely known to be self-supporting, were counted. In the judgment of the tabulators, the number of those who, if living alone would have been independent of assistance, would be negligible and doubtless is more than counterbalanced by the loss of those aged persons among the clients of these agencies, who could not be counted because of incomplete records on ages or of faulty memory of workers interviewed where no written record was kept.

Information on points covered in the study was tabulated directly by the Welfare Council investigators from "Family Summary" or statistical cards wherever these were in use by the agency; otherwise access was had to case histories or such other records as were kept. In these cases data were transferred to schedules and these were tabulated. In the absence of records, workers or administrative officers familiar with the facts gave what information they had, which was entered on schedules. In a few instances only, relief agencies and churches filled out questionnaires after a contact had been made by the staff worker of the Welfare Council.

It may be noted in passing that the fiscal years for the different agencies were not identical; these ranged from January 1-December 31, 1927 to October 1, 1927-September 30, 1928.

Variations in records to which access was had, and incompleteness of the information entered on the "Family Summary" cards or other records has made impossible a uniform schedule of items of information for every person eligible to be counted.

Amounts of relief given had to be obtained in a variety of ways. In one organization, the figures compiled by the cashier on individual cases were used. In another, the expenditure amounts were taken from the case workers' monthly report books wherein the amounts spent for each case are supposed to be recorded by the worker. Three other agencies had expenditure amounts recorded on the summary cards. In another instance, with the exception of a few cases, relief amounts had not been listed on summary cards but had been recorded on a financial statement card. In other agencies amounts were gotten from case histories. There is great probability that in the aggregate more relief was expended by the agencies on these aged persons than was found in the body of records used.

Extent of Field Covered

To what extent have the available sources of information been covered in this inquiry? Contacts by the staff were made with a total of 304 agencies and churches.

Detailed data which could be tabulated were obtained from all 12 family welfare societies listed in the Directory of Social Agencies. Three chapters of the American Red Cross reported no relief given to aged persons during the past year. The Board of Child Welfare, which administers mothers' aid, is making its own study of aged dependents among the widowed families and has been omitted from this inquiry.

Contacts were made with 39 out of the 76 relief agencies listed in the Directory and regarded as appropriate agencies for relief of aged dependents. Definite facts with regard to their assistance of aged persons were reported by 28 relief agencies and information for the census tabulation was secured from 18 of these. Four relief agencies gave incomplete and indefinite information, four reported that they did not aid aged persons and three declined to give any information.

Definite information on whether or not they assist aged dependents was secured from 140 of the 1,042 Protestant churches and from 95 of the 156 St. Vincent de Paul Conferences. Of these 235 churches 116 reported that they gave no relief during the past year; 85 reported that they gave relief and stated numbers and amounts of money spent; the remaining 34 gave information indefinite or incomplete for persons assisted. The data from the 201 churches which gave definite information may serve as a basis for estimating the extent to which churches have come to render this form of assistance.

Table I summarizes the extent to which contact was secured with social agencies and churches.

While theoretically only one third of the agencies which might possibly come within the field have been covered, and while the study of even this section is in no sense an exhaustive one, the present findings may be said to include data from all of the major agencies assisting the aged in their homes, and to be roughly indicative of the extent to which private agencies are providing care for dependent aged persons outside of institutions. It is thought that the study presents a fair basis for estimating the number of aged persons in distress with whom the community has been forced to deal.

TABLE I
AGENCIES CONTACTED IN STUDY OF THE CARE OF THE AGED
OUTSIDE OF INSTITUTIONS IN NEW YORK CITY

Type of Agency	Agencies Assisting Aged Dependents Last Year and Furnishing Census Data	Agencies Assisting Aged Dependents but Data not Sufficiently Complete for Census Tabulation	Appropriate Agencies Reporting that they Gave no Financial Assistance to Aged Persons Last Year	Appropriate Agencies Contacted but no Information Obtained (2)	Agencies Contacted but Reported as not Giving Financial Relief to Aged	Agencies Possibly Rendering Aid but not Contacted
Total.....	50	103	127	20	4	984
Family Welfare Societies....	12	...	1(1)	...	...	1(3)
Relief Societies.....	18	4	10	3	4	37
Churches.....	20	99	116	17	...	946
Protestant.....	20	34	86	17	...	885
St. Vincent de Paul Con- ferences.....	...	65	30	...	...	61

(1) Three Chapters of the American Red Cross.

(2) Exempt Firemen's Benevolent Fund of New York City; was contacted but has not been included as relief is given in form of pensions to members. It spent \$87,000.00 for 149 aged persons during the last fiscal year.

(3) Board of Child Welfare.

TABLE II

AGED MEN AND WOMEN ASSISTED BY AGENCIES OF THE VARIOUS TYPES, FOR WHOM DETAILED INFORMATION WAS SECURED

Agencies	Persons Assisted					
	Total		Men		Women	
	Number	Per Cent	Number	Per Cent	Number	Per Cent
Total..... 50	1,795	100.0	552	30.8	1,243	69.2
Family Welfare Societies..... 12	1,182	65.8	375	31.7	807	68.3
Relief Societies... 18	563	31.4	167	29.7	396	70.3
Churches..... 20	50	2.8	10	20.0	40	80.0

TABLE III

CASE LOAD OF AGED PERSONS CARRIED BY AGENCIES

Number of Aged Persons Carried	Number of Agencies	Total Number of Persons Assisted
Total.....	50(1)	1,795
Less than 5 persons.....	21	38
5 and Less than 25.....	15	177
25 and Less than 100.....	8	407
100 and Less than 200.....	4	491
200 and Over.....	2	682

(1) All of the 20 churches had less than 5 persons each, except 3 of which one had 6, one had 7, and one had 8 persons respectively.

TABLE IV

DISTRIBUTION OF 1,795 AGED PERSONS ACCORDING TO SPECIFIC AGENCIES, WITH AMOUNTS EXPENDED BY EACH

Society	Total Persons	Men	Women	Amounts
Total (50).....	1,795	552	1,243	\$221,177.34
Family Welfare Society Number 1..	413	102	311	77,141.21
" " " " 2..	269	77	192	26,392.66
" " " " 3..	138	72	66	15,671.00(1)
" " " " 4..	112	45	67	8,000.00(1)
" " " " 5..	109	29	80	19,647.25(1)
" " " " 6..	58	31	27	6,000.00(1)
" " " " 7..	26	9	17	2,000.00(1)
" " " " 8..	19	1	18	233.80
" " " " 9..	19	6	13	2,028.26
" " " " 10..	16	2	14	2,088.57
" " " " 11..	2	1	1	285.00
" " " " 12..	1	0	1	104.00
Relief Society Number 1.....	54	19	35	11,879.00
" " " " 2.....	52	13	39	3,888.00
" " " " 3.....	8	4	4	1,612.80
" " " " 4.....	6	2	4	35.00
" " " " 5.....	132	23	109	3,027.00
" " " " 6.....	20	3	17	4,525.20
" " " " 7.....	17	4	13	1,890.00
" " " " 8.....	11	6	5	646.00
" " " " 9.....	10	3	7	1,620.00
" " " " 10.....	47	30	17	664.72
" " " " 11.....	42	12	30	1,390.17
" " " " 12.....	12	6	6	63.80
" " " " 13.....	68	13	55	1,233.00
" " " " 14.....	60	25	35	20,747.90
" " " " 15.....	12	4	8	1,790.00
" " " " 16.....	6	0	6	300.00
" " " " 17.....	4	0	4	1,045.00
" " " " 18.....	2	0	2	8.00
20 Protestant Churches.....	50	10	40	5,220.00

(1) Estimated amounts based in part upon known specific figures and in part upon figures within known limited amounts.

TABLE V
AGES OF 1,795 PERSONS RECEIVING ASSISTANCE

Years	Total		Men		Women	
	Number	Per Cent of Total	Number	Per Cent of Age Group	Number	Per Cent of Age Group
Total.....	1,795	100.0	552	30.8	1,243	69.2
60-64.....	336	18.7	.....	.....	336	100.0
65-69.....	565	31.5	222	39.3	343	60.7
70-74.....	414	23.1	165	39.9	249	60.1
75-79.....	243	13.5	97	39.9	146	60.1
80-84.....	128	7.1	46	35.9	82	64.1
85-89.....	45	2.5	10	22.2	35	77.8
90 and over.....	17	1.0	5	29.4	12	70.6
Unknown(1).....	47	2.6	7	14.9	40	85.1

(1) Men and women known to be over 65 and 60 years respectively.

TABLE VI
MARITAL STATUS OF 1,795 AGED PERSONS RECEIVING ASSISTANCE

Marital Status	Total		Men		Women	
	Number	Per Cent	Number	Per Cent	Number	Per Cent
Total.....	1,795	100.0	552	30.8	1,243	69.2
Single.....	241	13.4	54	9.8	187	15.0
Married.....	695	38.7	369	66.8	326	26.2
Widowed.....	753	42.0	81	14.7	672	54.1
Divorced, separated, deserted.....	33	1.8	11	2.0	22	1.8
No report.....	73	4.1	37	6.7	36	2.9

TABLE VII
LIVING ARRANGEMENTS OF 1,795 AGED PERSONS RECEIVING ASSISTANCE

Living Arrangements	Total		Men		Women	
	Number	Per Cent of Total	Number	Per Cent	Number	Per Cent
Total.....	1,795	100.0	552	30.8	1,243	69.2
Alone.....	666	37.1	123	22.3	543	43.7
With Spouse.....	688	38.3	366	66.3	322	25.9
With Relative.....	300	16.7	26	4.7	274	22.0
With Non-relative....	30	1.7	4	.7	26	2.1
No Report.....	111	6.2	33	6.0	78	6.3

TABLE VIII
NATIVITY AND COLOR OF 1,795 AGED PERSONS RECEIVING ASSISTANCE

Nativity and Color	Total		Men		Women	
	Number	Per Cent of Total	Number	Per Cent	Number	Per Cent
Total.....	1,795	100.0	552	30.8	1,243	69.2
White—Native Born..	591	32.9	156	28.3	435	35.0
“ —Foreign Born..	1,070	59.6	362	65.6	708	57.0
“ —No Report...	71	3.9	22	3.9	49	4.0
Colored—Native Born	54	3.0	9	1.6	45	3.6
“ —Foreign Born	7	.4	3	.6	4	.3
“ —No Report..	2	.2	0	0	2	.1

TABLE IX
NATIVITY ACCORDING TO AGE OF 552 MEN RECEIVING ASSISTANCE

Age	Total	Native Born	Foreign Born	No Report
Total.....	552	165	365	22
65-69 Years.....	222	68	141	13
70-74 “.....	165	45	115	5
75-79 “.....	97	34	62	1
80-84 “.....	46	12	33	1
85-89 “.....	10	4	6	0
90 and Over.....	5	0	5	0
Over 65 but Years Unknown....	7	2	3	2

TABLE X
NATIVITY ACCORDING TO AGE OF 1,243 WOMEN RECEIVING ASSISTANCE

Age	Total	Native Born	Foreign Born	No Report
Total.....	1,243	480	712	51
60-64 Years.....	336	143	175	18
65-69 “.....	343	140	193	10
70-74 “.....	249	87	156	6
75-79 “.....	146	40	102	4
80-84 “.....	82	32	49	1
85-89 “.....	35	13	21	1
90 and Over.....	12	5	5	2
Over 60 but Years Unknown....	40	20	11	9

TABLE XI

PLACE OF BIRTH OF 1,077 FOREIGN BORN MEN AND WOMEN

Country	Total Persons	Men	Women
Total 32.....	1,077	364	713
Algeria.....	1	1	0
Austria-Hungary.....	45 ⁽¹⁾	25	20
Austria.....	39 ⁽²⁾	16	23
Hungary.....	14 ⁽³⁾	3	11
Czecho-Slovakia.....	10 ⁽⁴⁾	3	7
Australia (South Wales).....	1	0	1
Belgium.....	2	2	0
British West Indies and Jamaica..	8	3	5
Buchara-Asia.....	1 ⁽⁵⁾	1	0
Canada.....	13	3	10
Denmark.....	5	3	2
Dutch West Indies.....	1	0	1
England, Scotland and Wales.....	90 ⁽⁶⁾	28	62
Finland.....	2	1	1
France.....	30 ⁽⁷⁾	6	24
French West Indies.....	1	0	1
Germany.....	230 ⁽⁸⁾	52	178
Greece.....	7 ⁽⁹⁾	3	4
Holland.....	6 ⁽¹⁰⁾	3	3
Ireland.....	163	34	129
Italy, Sicily, Corsica.....	147	63	84
Norway.....	3	2	1
Portugal.....	2	0	2
Roumania.....	21 ⁽¹¹⁾	10	11
Russia.....	159 ⁽¹²⁾	73	86
Poland.....	27 ⁽¹³⁾	10	17
South Africa.....	1	0	1
Spain.....	3	1	2
Sweden.....	16	2	14
Switzerland.....	16	10	6
Turkey, Armenia and Syria.....	8 ⁽¹⁴⁾	4	4
Virgin Islands (U. S.).....	1	0	1
Unknown.....	4 ⁽¹⁵⁾	2	2

(1) 45 aided by Jewish agencies.

(2) 10 aided by Jewish agencies.

(3) 7 aided by Jewish agencies.

(4) 2 aided by Jewish agencies.

(5) 1 aided by Jewish agency.

(6) 2 aided by Jewish agencies.

(7) 1 aided by Jewish agency.

(8) 20 aided by Jewish agencies.

(9) 2 aided by Jewish agencies.

(10) 3 aided by Jewish agencies.

(11) 21 aided by Jewish agencies.

(12) 159 aided by Jewish agencies.

(13) 24 aided by Jewish agencies.

(14) 3 aided by Jewish agencies.

(15) 1 aided by Jewish agency.

TABLE XII

NATURALIZATION STATUS OF 1,077 AGED FOREIGN BORN PERSONS

Naturalization Status	Total		Men		Women	
	Number	Per Cent	Number	Per Cent	Number	Per Cent
Total.....	1,077	100.0	365	33.9	712	66.1
Persons naturalized...	265	24.6	106	29.0	159	22.3
Persons not naturalized	262	24.3	103	28.2	159	22.3
No report.....	550	51.1	156	42.8	394	55.4

TABLE XIII

LENGTH OF TIME IN UNITED STATES OF 265 NATURALIZED MEN AND WOMEN RECEIVING ASSISTANCE

Years in United States	Total	Men	Women
Total.....	265	106	159
5 years and less than 10.....	1	1	0
10 " " " " 15.....	2	1	1
15 " " " " 20.....	4	3	1
20 " " " " 25.....	22	13	9
25 years and over.....	175	43	132
Years not reported.....	61	45	16

TABLE XIV

LENGTH OF TIME IN UNITED STATES OF 262 MEN AND WOMEN NOT NATURALIZED WHO RECEIVED ASSISTANCE

Years in United States	Total	Men	Women
Total.....	262	103	159
Less than five years.....	5	3	2
5 years and less than 10.....	7	2	5
10 " " " " 15.....	8	2	6
15 " " " " 20.....	14	5	9
20 " " " " 25.....	30	16	14
25 years and over.....	173	66	107
Years not reported.....	25	9	16

TABLE XV

LENGTH OF TIME SINCE NATURALIZATION FOR 265 MEN AND WOMEN

Years Since Naturalization	Total	Men	Women
Total.....	265	106	159
5 years and less than 10.....	3	2	1
10 " " " " 15.....	1	1	0
15 " " " " 20.....	2	1	1
20 " " " " 25.....	15	9	6
25 years and over.....	35	17	18
Years not reported.....	209	76	133

TABLE XVI

PLACE OF BIRTH OF 265 NATURALIZED MEN AND WOMEN

Country of Birth	Total	Men	Women
Total.....	265	106	159
Austria-Hungary.....	16 ^①	9	7
Austria.....	3	3	0
Hungary.....	1	0	1
Czecho-Slovakia.....	1	0	1
Belgium.....	1	1	0
Buchara-Asia.....	1 ^①	1	0
Canada.....	3	2	1
Denmark.....	1	0	1
England and Scotland.....	17	5	12
France.....	3	0	3
Germany.....	56	18	38
Holland.....	2	1	1
Ireland.....	61	13	48
Italy.....	25	12	13
Norway.....	1	0	1
Portugal.....	1	0	1
Roumania.....	4 ^①	3	1
Russia.....	44 ^①	29	15
Poland.....	10	3	7
Sweden.....	5	1	4
Switzerland.....	5	3	2
Turkey.....	2	2	0
Virgin Islands (U. S.).....	1	0	1
Unknown.....	1	0	1

(1) All aided by Jewish agencies.

TABLE XVII
PRESENT OCCUPATIONS OF EMPLOYED MEN BY AGE GROUPS

Occupations	Total	65-69 Years	70-74 Years	75-79 Years	80 Years and Over
Total employed....	111	56	31	17	7
Actor.....	1	..	..	1	..
Music composer....	1	1	..	..	..
Music teacher.....	1	..	..	..	1
Bookkeeper.....	1	1	..	..	..
Collector.....	1	..	..	..	1
Peddler.....	12	7	3	2	..
Salesman.....	7	3	2	2	..
Store.....	4	2	1	..	1
Superintendent....	1	1	..	..	..
Barber.....	1	..	1	..	..
Cage maker.....	1	1	..	..	..
Caning chairs.....	1	..	..	..	1
Carpenter.....	1	1	..	..	..
Furrier.....	1	1	..	..	..
Machinist.....	1	1	..	..	..
Painter.....	2	1	1	..	..
Printer.....	1	..	..	1	..
Tailor-presser.....	6	4	2	..	..
Tinsmith.....	1	1	..	..	..
Wigmaker.....	1	..	..	1	..
Blind factory.....	2	1	..	1	..
Factory worker.....	8	2	4	2	..
Crawford Shops....	3	2	1	..	..
Bootblack.....	1	..	1	..	..
Candling eggs.....	1	..	..	1	..
Dishwasher.....	1	1	..	..	..
Driver.....	1	1	..	..	..
Janitor-service....	14	6	5	2	1
Laborer.....	8	4	3	..	1
Longshoreman.....	2	2	..	..	..
Odd jobs.....	10	6	4	..	..
Organ grinder.....	1	..	1	..	..
Porter.....	2	..	..	1	1
Rag picker.....	1	..	..	1	..
Restaurant.....	1	..	..	1	..
Seaman.....	1	1	..	..	..
Stevedore.....	1	1	..	..	..
Teamster.....	1	..	..	1	..
Watchman.....	2	..	2	..	..
Occupation not re- ported.....	4	4	..	..	..

TABLE XVIII
EMPLOYMENT STATUS OF MEN AND WOMEN

Employment Status	Total		Men		Women	
	Number	Per Cent	Number	Per Cent	Number	Per Cent
Total.....	1,795	100.0	552	30.8	1,243	69.2
Gainfully employed...	393	21.9	111	20.1	282	22.7
Housewives.....	404	22.5	....	....	404	32.5
Unemployed.....	894	49.8	400	72.5	494	39.7
No report.....	104	5.8	41	7.4	63	5.1

TABLE XIX
PRESENT OCCUPATION OF EMPLOYED WOMEN BY AGE GROUPS

Occupations	Total	60-64 Years	65-69 Years	70-74 Years	75 Years and Over	Age Unknown
Total employed.....	686	197	179	150	144	16
Total gainfully employed.....	282	96	87	54	40	5
Actress.....	2	..	..	2	..	..
Artist's model.....	1	1	..	..	..	..
Author.....	2	..	1	..	..	1
Hebrew teacher.....	1	..	..	1	..	..
Music teacher.....	1	..	..	..	1	..
Nurse.....	1	..	1	..	..	..
Portrait painter.....	1	1	..	..	..	..
Teacher.....	1	1	..	..	..	..
Midwife.....	2	..	1	1	..	..
Peddler.....	13	5	1	3	4	..
Saleswoman.....	3	3	..	..	..	..
Store.....	2	..	..	1	1	..
Handwork.....	16	6	5	1	3	1
Milliner.....	1	1	..	..	..	..
Seamstress.....	34	18	9	3	2	2
Hairdresser.....	1	1	..	..	..	..
Factory worker.....	12	2	6	1	3	..
Home worker.....	4	2	..	1	1	..
Crawford Shop.....	1	..	..	..	1	..
Houseworker.....	46	15	17	9	5	..
Janitor-service.....	64	17	22	12	11	2
Laundry-presser.....	32	9	7	12	3	1
Keeping lodgers and boarders.....	13	7	4	1	1	..
Nurse maid-companion.....	7	1	4	2	..	..
Miscellaneous.....	15	5	6	2	2	..
Occupation not reported.....	6	1	1	2	2	..
Housewife.....	404	101	92	96	104	11

TABLE XX

WAGES REPORTED BY WAGE GROUPS FOR 214 GAINFULLY EMPLOYED AGED
MEN AND WOMEN RECEIVING ASSISTANCE

Weekly Wages	Total Persons	Men	Women
Total.....	214	56	158
Less than \$5.....	76	7	69
\$ 5-\$ 9.99.....	65	18	47
\$10-\$14.99.....	42	11	31
\$15-\$19.99.....	20	11	9
\$20-\$24.99.....	5	3	2
\$25 and over.....	6	6	0

TABLE XXI

NUMBER OF CASES AND AMOUNTS GIVEN TO AGED DEPENDENTS RECEIVING
\$300 AND OVER(1)

Amounts of Relief of \$300.00 and Over	Number of Cases	Average Amount for Group
Total.....	254	\$ 523.23
\$ 300- 399.99.....	94	347.18
400- 499.99.....	47	439.94
500- 599.99.....	45	542.16
600- 699.99.....	20	653.55
700- 799.99.....	24	755.35
800- 899.99.....	7	840.34
900- 999.99.....	10	950.81
1,000-1,099.99.....	2	1,033.20
1,100-1,199.99.....	1	1,144.00
1,200-1,299.99.....	..	.....
1,300-1,399.99.....	3	1,324.75
1,400-1,499.99.....	1	1,436.00

(1) It has not been possible to correlate closely specific amounts of relief in the higher levels with the various items of information about the aged persons because in some instances data were derived from more than one source in an agency's record system. As there was not time to make separate schedules for every case, the data were tabulated directly from the agencies' records on summary sheets. In that process the records of some of the agencies were collated only sufficiently to classify them into the relief amounts given in Table XXI.

TABLE XXII

AGED DEPENDENT PERSONS DISTRIBUTED ACCORDING TO LIVING ARRANGEMENTS AND AMOUNTS OF RELIEF RECEIVED DIRECTLY OR IN PARTICIPATION WITH FAMILIES

AMOUNTS OF RELIEF GIVEN PERSON OR FAMILY	TOTAL			PERSONS RECEIVING INDICATED AMOUNTS						COUPLES RECEIVING INDICATED AMOUNTS						AGED PERSONS Living with Relatives and Participating in Indicated Amounts			Persons with Status of Living Not Reported or Participating in Indicated Amounts		
	Total	Men	Women	Living Alone			Living with Persons Not Relatives			Total Aged Persons	Couples with One Aged Person		Couples with Both Persons Aged		Total	Men	Women	Total	Men	Women	
				Total	Men	Women	Total	Men	Women		Men	Women	Men	Women							
Total.....	1,795	552	1,243	666	123	543	30	4	26	688(1)	93	49	273	273	300	26	274	111	33	78	
Less than \$5.....	220	86	134	100	36	64	3	1	2	68	8	10	25	25	26	2	24	23	14	9	
\$ 5— 24.99.....	431	121	310	181	29	152	8	1	7	131	21	14	48	48	68	9	59	43	13	30	
25— 99.99.....	381	112	269	137	21	116	4	1	3	149	24	11	57	57	69	5	64	22	4	18	
100—199.99.....	256	84	172	79	12	67	6	1	5	128	12	6	55	55	31	4	27	12	0	12	
200—299.99.....	170	51	119	58	10	48	3	0	3	73	7	4	31	31	30	2	28	6	1	5	
300 and over.....	330	97	233	109	15	94	6	0	6	136	21	3	56	56	74	4	70	5	1	4	
Relief given but amount not re- ported.....	7	1	6	2	0	2	0	0	0	3	0	1	1	1	2	0	2	0	0	0	

(1) 415 couples. The total couples in each group is the sum of both of the columns "Couples with One Aged Person" and of the columns under "Couples with Both Persons Aged."